



**Bharti AXA General Insurance Company Limited**

1800-103-2292 (Toll free)

SMS<SERVICE>to5667700

[www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)

Date: 06 Mar 2020

Policy Number : LGX/I2136892/P1/02/004413

M/s KEVA INDUSTRIES

PLOT NO 1 G T ROAD NEAR OCTROI  
POST SAHNEWAL  
LUDHIANA-141120  
PUNJAB  
INDIA 141120

**To update your contact details, kindly call 1800-103-2292 (Toll free)**

M/s KEVA INDUSTRIES,

We thank you for choosing Bharti AXA General Insurance.

Your Commercial General Liability policy no LGX/I2136892/P1/02/004413 is enclosed. The terms, conditions, guidelines and other relevant details of your insurance coverage are available in the enclosed policy document.

Bharti AXA General Insurance is amongst the fastest growing multi-line general insurance companies in India. We are the first General Insurance company in India to be both ISO 9001 :2008 and ISO 27001 :2005 certified in our first year of operations.

Our bouquet of products is designed to cover all your insurance needs: from Health insurance, Motor insurance, Personal Accident Insurance, Home insurance to other insurances pertaining to your Business. To know more about our product range or to buy online, kindly visit [www.bharti-axagi.co.in](http://www.bharti-axagi.co.in).

In order to assist you and service you better, we provide

Tie-up with 2000+ garages & over 4300 Hospitals across India that offer cashless facility

24x7 claims assistance

A quick and hassle free Claims Settlement process.

Visit us at [www.bharti-axagi.co.in](http://www.bharti-axagi.co.in) to know more. We take pride in going the extra mile in our service and look forward to a lasting relationship.

Should you require any further assistance on your policy or would like to know more about our products, please do reach

Warm regards,

Authorized Signatory

Registered Office Address:

**BHARTI AXA GENERAL INSURANCE COMPANY LTD**

HOSTO CENTRE No.43, Millers Road, Vasanth Nagar.

Bangalore - 560046. INDIA. IRDA Regn. No.139

Tel:1800-103-2292 (Toll free) Fax:80 40260101

Insurance is the subject matter of solicitation.WL/08/13





**Commercial General Liability - POLICY SCHEDULE**  
RENEWAL Original

Policy No. : LGX/I2136892/P1/02/004413

**Policy Details**

Policy No. : LGX/I2136892/P1/02/004413  
 Policy Type : Commercial General Liability  
 Period of Insurance : From 00::0 hours on 27/02/2020 to midnight on 26/02/2021

**Insured Details**

Insured Name : KEVA INDUSTRIES  
 Address : PLOT NO 1 G T ROAD NEAR OCTROI  
 POST SAHNEWAL  
 LUDHIANA-141120  
 PUNJAB  
 INDIA 141120

**RISK DETAILS**

Risk Number : 1  
 Business/Occupation : H/W goods, Plastic goods, Brass Part, Juice, Garments, Cell  
 Phone Accessories & Agriculture products, Cosmetic &  
 Personal care products, Ayurvedic & Herbal products, Food  
 products, Food Supplements & FMCG  
 Excess : Deductible: (each and every claim)  
 INR 2,000,000  
 Territory : Coverage Territory : India  
 Coverage Jurisdiction : India  
 Contract Title : INDIA

**Limit of Indemnity**

(1) INR 25,000,000.00 IN RESPECT OF ANY ONE OCCURRENCE OR SERIES  
 OF OCCURRENCE ARISING DIRECTLY OR INDIRECTLY  
 FROM ONE SOURCE OR ORIGINAL CAUSE  
 (2) INR 100,000,000.00 IN RESPECT OF ALL OCCURRENCES HAPPENING  
 IN ANY ONE PERIOD OF INSURANCE

Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto:

Subject to the Memoranda, Clauses, Warranties & Endorsements attached hereto:

Insured:  
 Keva Industries

Insured Business:  
 H/W goods, Plastic goods, Brass Part, Juice, Garments, Cell  
 Phone Accessories & Agriculture products, Cosmetic &



**Commercial General Liability - POLICY SCHEDULE**  
RENEWAL Original

Policy No. : LGX/I2136892/P1/02/004413

Excess

Personal care products, Ayurvedic & Herbal products, Food products, Food Supplements & FMCG

Address of the insured:

Plot No-1, G.T Road, Near Octroi, Post, Sahnewal, Ludhiana - 141120-PUNJAB

Policy Type:

Commercial General Liability

Form:

Claims Made Policy - Right to Defend

Retroactive date:27/02/2016

Designated Products:

H/W goods, Plastic goods, Brass Part, Juice, Garments, Cell Phone Accessories & Agriculture products, Cosmetic & Personal care products, Ayurvedic & Herbal products, Food products, Food Supplements & FMCG

Coverage Territory:India

Coverage Jurisdiction:India

Limit of Liability:

INR 2.5 Crores per occurrence & INR 10 Crores in aggregate (Sub-Limits forming part of the aggregate limit mentioned here above)

Products and Completed Operations Limit: Policy Limit For Cosmetics & Personal care products, herbal products, FMCG, Food Supplements & Food products Sub-limited to INR 1 Crore per occurrence and in aggregate

Estimated Turnover:INR 100 Crores

Deductible: (each and every claim)

INR 2,000,000

Terms and Conditions:

LGX.001 Defense cost included within the limit of liability Policy Limit

LGX.003 Designated Products Endorsement As mentioned above

LGX.005 Additional Insured Endorsement Where required by written contract

LGX.020 Non-Cancellation of Insurance Policy to be non-cancellable by insurer except on account of

" Non Payment of premium by insured / Non realization of cheque of insured or,

" Misinformation or misrepresentation by insured while signing the proposal form or providing other information

**Commercial General Liability - POLICY SCHEDULE**  
**RENEWAL Original**

Policy No. : LGX/I2136892/P1/02/004413

## Excess

relevant for disposal or claim etc. with a fraudulent intent.

## Exclusions:

- " Asbestos
- " Biological Agents
- " Nuclear Energy
- " Cyber Liability.
- " Aviation Liability.
- " Medical Malpractice
- " Magnetic electric or electromagnetic fields or radiation
- " Product Recall and Guarantee
- " Product Efficacy
- " E&O / Professional Liability.
- " Pure financial loss
- " Manuf./formulation facilities in US/Canada
- " War and Allied Perils.
- " Sanction Limitation and Exclusion Clause.
- " Fines, Penalties, Punitive and Exemplary Damages
- " Exclusion of prior & pending claims/circumstance leading to a claim
- " Medical Implants, Cosmetics & Vaccines Exclusion
- " Any products used in Automobiles are excluded
- " Clinical Trials Exclusion
- " Failure to Supply
- " Pollution Liability.

**Date of Retroactive Cover : 27/02/2016****MEMORANDA, CLAUSES, WARRANTIES & ENDORSEMENT**

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BHARTI AXA GENERAL INSURANCE COMPANY LTD



Authorized Signatory

**Important:**

This Schedule be read in conjunction with the Terms and Conditions of the Policy.

**Grievance**

"For redressal of your grievance, if any, you may approach any one of the offices  
1.Policy issuing office 2.Corporate Office. In case, you are not satisfied with our  
own grievance redressal mechanism; you may also approach Insurance Ombudsman. Details  
of Insurance Ombudsman offices are available at IRDA website: [www.irda.gov.in](http://www.irda.gov.in) or on  
the website of General - Insurance Council: [www.gicouncil.in](http://www.gicouncil.in) or on the company website  
[www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)"

Issued By - **INB7594** on **06/03/2020**

**UNDEFINE**

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Tel: 1800-103-2292 (Toll free) Fax: 80 40260101 Email: [customer.service@bharti-axa.com](mailto:customer.service@bharti-axa.com)