



Bharti AXA General Insurance Company Limited

- 1800-103-2292
- customer.service@bharti-axa.com
- SMS<SERVICE>to5667700
- www.bharti-axagi.co.in

Date: 09 Mar 2021
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

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.

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 to know more. We take pride in going the extra mile in our service and look forward to a lasting relationship.

Warm regards,

Authorized Signatory

Registered and Corporate Office address: Bharti AXA General Insurance Company Limited, Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai – 400051.

CIN: U66030MH2007PLC351131 | IRDA Regn. No.139 | Tel: 1800-103-2292 (Toll free) | Email: customer.service@bharti-axa.com

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





Commercial General Liability - POLICY SCHEDULE
ENDORSEMENT Original

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

Insured:
Business

Insured Business:
Manufacturer of 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

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 form

Period : 27/2/2021 to 26/2/2022

Territory :
General Liability - Not covered
Products-Completed Operations - India

Jurisdiction :
General Liability - Not covered
Products-Completed Operations - India

Turnover for the period of Insurance :
100 Cr from India

Limits of Insurance :
INR 2,50,00,000 Any one Occurrence and in INR 10,00,00,000
the Aggregate
General Aggregate Limit - Not covered
Products-Completed Operations -
For Cosmetics & Personal care products, Ayurveda & herbal
products, FMCG, Food Supplements & Food products
Sub-limited to INR 1,00,00,000 per occurrence and in
aggregate
For Product other than Cosmetics & Personal care products,
Ayurveda & herbal products, FMCG, Food Supplements & Food
products INR 2,50,00,000 Any one Occurrence and in INR
10,00,00,000 the Aggregate
Personal and Advertising Injury - Not covered
Fire Damage Limit - Not covered
Medical Payments - Not covered



Commercial General Liability - POLICY SCHEDULE
ENDORSEMENT Original

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

Retroactive Date : Retroactive Date

Conditions/Extension/Endorsement :

- " Defense cost included within the limit of liability.
- " Sanctions Endorsement
- " Batch Clause
- " Waiver of Subrogation where required by the written contract
- " Additional Insured Endorsement where required by the written contract
- " Designated Product Endorsement - complete list of 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
- " Auto inclusion of Organisation Newly acquired or formed for 90 days as Per Form
- " Non cancellation -except for non-payment of premium
- " Group control clause

Exclusions :

- " Prior/ Pending Acts/ Litigation exclusion
- " Property Damage to Electronic Data Exclusion
- " Cyber Risk Exclusion Clause
- " Clinical Trials Exclusion
- " Nuclear liability Exclusion
- " Fines, Penalties, Punitive or Exemplary Damages exclusion
- " Professional Liability Exclusion
- " General liability Exclusion
- " Product Guarantee, Product Recall and Financial Loss Exclusion
- " Care, Custody And Control Exclusion
- " Terrorism, SRCC (Strike, Riots Civil Commotion), War and Sabotage Exclusion
- " Medical Malpractice Exclusion
- " Magnetic electric or electromagnetic fields or radiation
- " Pollution Exclusion
- " Specific Matter Exclusion
- Medical Implants, Cosmetics & Vaccines Exclusion
- Any products used in Automobiles are excluded
- Failure to Supply Exclusion
- " Asbestosis And Silicosis Exclusion
- " Biological Agent Exclusion
- " Pharmaceutical and Nutraceuticals Product Exclusion
- " As per policy wording

Deductible :

- Products-Completed Operation:
INR 750,000 for each & every claim
- Fire Damage Limit - Nil

BHARTI AXA GENERAL INSURANCE COMPANY LTD
Unit No 6 & 7, 3rd Floor,
Kunal Tower, Mall Road,
LUDHIANA 141001



Commercial General Liability - POLICY SCHEDULE
ENDORSEMENT Original

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

Medical Payments - Nil

Date of Retroactive Cover : 27/02/2016

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LUDHIANA 141001

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 or on the website of General - Insurance Council: www.gicouncil.in or on the company website www.bharti-axagi.co.in"

Issued By - **INB6120** on **05/03/2021**

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