



To update your contact  
details, kindly call  
1800-103-2292

Date: 28 Feb 2019  
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

Dear 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-axa.co.in](http://www.bharti-axa.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-axa.co.in](http://www.bharti-axa.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  
**PARV INSURANCE BROKERS PVT LTD (P1001201)**

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 Fax:80 40260101

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



Personal Lines Growth  
Leadership Award  
2011



Risk Manager  
of the Year Award  
2011



Commercial Lines  
Growth Leadership Award  
2012



Best Product  
Innovation Award  
2012



Best  
Employer Brand  
2012



Claims Initiative  
of the Year Award  
2012



Hyundai Outstanding  
Performance Award  
2013



FinnovH Editor's  
Choice Award  
2013



ISO Certified



**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 27/02/2019 to midnight on 26/02/2020

**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  
 Situation of Risk :Plot No-1, G.T Road, Near Octroi, Post, Sahnewal, Ludhiana - 141120-PUNJAB  
 Territorial Limits :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:

LGX/P127022019/RO/70359

Policy Type/Wordings :  
 Commercial General Liability  
 Policy Form :  
 Claims Made Policy - Right to Defend



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

**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

**Estimated Turnover :**

India: INR 100 Crores

**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

**Retroactive date :**

27/02/2016

The above mentioned date is applicable only for Claims Made Policy and is subjected to

1. Narrower of applicable Limits and
2. Lower of applicable coverage
3. Evidence of Expiring cover through until retroactive data

**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

(a) Non Payment of premium by insured / Non realization of cheque of insured or, (b) Misinformation or

misrepresentation by insured while signing the proposal form

or providing other information relevant for disposal or

claim etc. with a fraudulent intent. Also, 90 days written

notice prior to any cancellation, non-renewal and

material changes to be provided to Additional Insured

**Exclusions :**

1. Asbestos
2. Biological Agents
3. Nuclear Energy
4. Cyber Liability.
5. Aviation Liability.
6. Medical Malpractice
7. Magnetic electric or electromagnetic fields or radiation
8. Product Recall and Guarantee
9. Product Efficacy
10. E&O / Professional Liability.



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

11. Pure financial loss
  12. Manuf./formulation facilities in US/Canada
  13. War and Allied Perils.
  14. Sanction Limitation and Exclusion Clause.
  15. Fines, Penalties, Punitive and Exemplary Damages
  16. Exclusion of prior & pending claims/circumstance leading to a claim
  17. Medical Implants, Cosmetics & Vaccines Exclusion
  18. Any products used in Automobiles are excluded
  19. Clinical Trials Exclusion
  20. Failure to Supply
  21. Pollution Liability.
- ALL OTHER TERMS AND CONDITIONS ATTACHED AS PER ANNEXURE**

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

BHARTI AXA GENERAL INSURANCE COMPANY LTD



Authorized Signatory

**Important:**

This Schedule should 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 - **INB0799** on **28/02/2019**