

POLICY SCHEDULE		
1	Policy No	2409815-0000-00
2	Insured	<p>Indian Oil Corporation Ltd Indian Oil Bhawan, G-9 Ali Yavar Jung Marg, Bandra East , Mumbai, Maharashtra-400051</p> <p>Bharat Petroleum Corporation Ltd Bharat Bhawan,4 and 6 Carrimbhoy Road , Ballard Estate, Mumbai Maharashtra-400001</p> <p>Hindustan Petroleum Corporation Ltd Hindustan Bhawan , Ballard Estate, Fort , Mumbai Maharashtra - 400001</p>
3	Policy Period	From: 00.01 Hours of April 01, 2023 To 24.00 hours Mar 31, 2024
4	Territorial	India
5	Jurisdiction Limit	India
6	Limit of Liability	INR 100 Crore in the Aggregate for Section I but for the section II sub- limited to INR 20 Crores in the Aggregate, details as mentioned. below-
7	Details of Insurance	<p>Section I: The liability to pay compensation for loss of life, injury or damage in accordance with the law of the country awarded by the court of law, consumer forums, NHRC orders or orders from any statutory body, in connection with accidents attributed to LPG, provided such accident occur at</p> <p>a) Customers Registered Premises. However for free-trade LPG (FTL) customers, instead of customer registered premises, cash memo issued by authorized LPG distributors/ retail outlets/ any authorized point of sale (POS) having valid agreement/ MOU with LPG distributors/ OMCs, will be the base for insurance cover.</p> <p>b) Registered Dealers Premises. The policy shall also include the cylinders/ FTL cylinders stored at authorized retail outlets/ any authorized point of sale (POS) having valid agreement/ MOU with LPG Distributors/ OMCs.</p>

		<p>c) During Transit when such LPG cylinders are in hands of Registered Transport Contractor whilst carrying such LPG cylinder from Oil Co. to distributors premises</p> <p>d) Whilst LPG Cylinder/ FTL cylinders in transit are carried by employees of dealer/any authorized point of sale (POS) having valid agreement/MOU with LPG distributors/OMCs, to customers or LPG cylinders/ FTL cylinders in transit carried by customer under cash and carry system/ delivery assistance by concerned OMC.</p> <p>e) Whilst arising out of the use of LPG supplied by the insured in reticulated systems, community kitchen, other application like geysers, lighting, generator sets, irrigation pumps etc.</p> <p>f) Whilst the cylinders/ FTL cylinders are being connected to LPG installation and whilst being disconnected from the LPG installation, while it is being used at registered customer's premises. However, the clause of registered customer premises will not apply for FTL customers and insurance cover will be based on cash memo issued by authorized LPG distributor/ retail outlet/ any authorized point of sale (POS) having valid agreement/ MOU with LPG distributors/OMCs etc.</p> <p><u>For Section I</u> Per Event : Rs. 75 lakhs Per Year : Rs. 100 Crores</p> <p><u>Deductibles/ Excess:</u> INR Rs. 10,000 will be deducted only for claims settled under Section I.</p> <p>Section II:</p> <p>Personal Accident cover for loss of life, bodily injury, and property damage at authorized customers registered premises. However the clause of registered customer premises will not apply for FTL customers as the customer are enrolled based only on proof of identity (irrespective of Liability at Law)</p> <p>a) Personal accident (Death) : Rs. 6 lakhs per person per event</p> <p>b) Medical Expenses : Rs. 30 lakhs per event (maximum Rs. 2 lakh per person ,Immediate relief up to Rs. 25,000/- per person)</p> <p>c) Property Damage: Maximum Rs. 2 lakh per event at authorized customer's registered premises.</p> <p>d) Per Year : Rs. 20 Crores</p>
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		<p>Circumstances: Cover for Personal Injury and Property Damage under Section II;</p> <ol style="list-style-type: none"> 1. Whilst the filled LPG cylinders are carried out of the bottling plant 2. Whilst the filled LPG cylinders are in transit in the hands of approved transporters 3. The policy will include the filled cylinders stored in the distributor's premises. The policy will also include cylinders stored at authorized retail outlets/ any authorized point of sales (POS) etc. The word 'authorized' shall mean having valid agreement/ MOU with LPG distributors/OMCs. 4. Whilst the filled cylinders are in transit from OMC/ distributor's premises to registered customer's premises/ by customer under cash and carry system. The movement will cover direct supplies of LPG cylinders/ FTL cylinders in transit to customer and indirect supplies through any authorized Point of Sales (POS) having valid agreement/MOU with LPG distributors/OMCs etc; and/or whilst the filled and empty cylinders are in transit from registered customer/ by customer under cash and carry system, to the distributor's premises/concerned OMC. The movement will also cover LPG cylinders/ FTL cylinders in transit from customer and indirect supplies through any authorized point of sale (POS) having valid agreement/ MOU with LPG distributors/ OMCs. 5. Whilst the filled LPG cylinders are lying in the registered customer's premises. However the clause of registered customer premises will not apply for FTL customers as the customer are enrolled based on only proof of identity. Cash memo issued by authorized LPG distributor/ any authorized point of sale (POS) having valid agreement/ MOU with LPG distributors/ OMCs will also be the base for insurance cover for LPG cylinders/ FTL cylinder customers. 6. Whilst the empty cylinders are being carried back to the bottling plant 7. Whilst arising out of the use of LPG supplied by the insured in Reticulated system, Community Kitchens, other applications like geysers, lighting, generator sets and irrigation pumps etc 8. Whilst the cylinder is being connected to LPG installation and being disconnected from LPG Installation 9. LPG used in Educational Institutions, Research Laboratories, Govt./Municipal Hospitals, Midday meal schemes , Social Welfare Institutions being run for Child welfare/women welfare / social welfare Institutions (Children homes, Old age homes, and homes for disabled persons etc.) 10. Restaurants, Hotels, private Hospitals / Clinics, Poultry Farms, Grain drain, brick kilns, Ceramic Industry, Agricultural applications,
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		cottage Industry, heat treatment, Glass Industry, any other Industry using LPG.
8	Deductible	For Section I: INR 10,000 per claim
9	Intermediary details	Direct

Policy wording

PUBLIC LIABILITY POLICY

WHEREAS the insured designated in the schedule hereto has made or caused to be made to SBI GENERAL INSURANCE COMPANY LTD. (Herein after called "the Company") a proposal and declaration which shall be the basis of this contract and be deemed to be incorporated herein for the insurance hereafter contained and has paid the premium stated herein.

NOW THIS POLICY WITNESSETH that subject to the terms limitations exceptions and conditions contained herein or endorsed here-on the company will indemnify the insured as per section I and section II hereinafter mentioned to the extent provided hereinafter during the period stated in the schedule or during any subsequent period for which the company shall accept the renewal premium.

SECTION-I: LEGAL LIABILITY:

The Company will indemnify the insured against their legal liability established by the court of law to pay compensation including the claimant cost, fees and expenses anywhere in India in accordance with Indian law in the event of:

- (a) Accidental bodily injury to any person (not being a person engaged in and upon the service of the insured at the time of occurrence giving rise to such injury not a person claiming against the Insured under any workmen's compensation Act)
- (b) Accidental damage to property (not being property of or belonging to or in the custody or under the control of the Insured or any person in the services of the Insured or upon which the insured or any such person is or has been working if that damage result directly from such work) happening during the period of insurance specified in the schedule in connection with leakage of LPG as described in the schedule.

SECTION – II : PERSONAL ACCIDENT COVER FOR BODILY INJURY AND PROPERTY DAMAGE AT AUTHORISED CUSTOMER'S REGISTERED PREMISES: (Irrespective of liability at law)

- (a) If any person shall sustain bodily injury solely and directly caused by accidental violent external and visible means arising from actual or alleged leakage from LPG cylinder supplied by policy holder or its

authorized supplier during the policy period as defined in schedule, resulting in death or disablement as stated hereinafter the Company shall pay to the Insured the persons named in the Schedule or his/her assignee/his/her legal personal representative the sum or sums hereinafter set forth, that is to say:

1. If such injury shall within twelve (12) calendar months of its occurrence be the sole and direct cause of the death of the Insured person, the sum insured stated in the Schedule hereto applicable to such insured person.
2. If such injury shall within twelve (12) calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of
 - i. Sight of both eyes, or of the actual loss by physical separation of the two entire hands or two entire feet or of one entire hand and one entire foot or of such loss of sight of one eye the sum insured state in the Schedule hereto
 - ii. Use of two hands or two feet, or of one hand and one foot or of such loss of sight of one eye and such loss of use of hand or one foot, the sum insured stated in the Schedule hereto
3. If such injury shall within twelve (12) calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of ;-
 - i. The sight of one eye or of the actual loss by physical separation of one entire hand or of one entire foot, fifty percent (50%) of sum insured stated in the schedule hereto, applicable to such insured person.
 - ii. Total and irrecoverable loss of use of a hand or a foot without physical separation, fifty percent (50%) of the sum insured stated in the schedule hereto applicable to such insured person.

For the purpose of clause (2) and (3) above, physical separation of a hand or foot means separation at or above the wrist and/or the foot at or above the ankle respectively.

4. If such injury shall, as a direct consequence thereof, immediately, permanently, totally and absolutely, disable the insured person from engaging in any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent (100%) of the sum insured stated in the schedule hereto applicable to such insured person.
5. If such injury shall within twelve (12) calendar months of its occurrence be the sole and direct cause of the total and or partial irrecoverable loss of use or of the actual loss by physical separation of the following, then the percentage of sum insured as indicated below shall be payable:-

INJURY	PERCENTAGE OF CAPITAL SUM INSURED
1. Loss of Toes	

All	20
Great-both phalanges	5
Great-one phalanx	2
Other than great, if more than one toe lost, each toe.	1
2. Loss of hearing	
Both ears	50
One ear	15
3. Loss of thumb and four fingers of one hand	40
4. Loss of four fingers	35
5. Loss of thumb	
Both phalanges	25
One Phalanx	10
6. Loss of index finger	
Three Phalanges	10
Two Phalanges	8
One Phalanx	4
7. Loss of middle finger	
Three Phalanges	6
Two Phalanges	4
One Phalanx	2
8. Loss of ring finger	
Three Phalanges	5
Two Phalanges	4
One Phalanx	2
9. Loss of little finger	
Three Phalanges	4
Two Phalanges	3
One Phalanx	2
10. Loss of metacarpuses	
First or second (additional)	3
Third, fourth or fifth (Additional)	2

Any other Permanent Partial Disablement percentage as assessed by the doctors

Exceptions applicable to Medical Expenses:

The company shall not be liable under this section for:

- a) Compensation under more than one of the foregoing clauses in respect of the same period of disablement;

- b) Any other payment after a claim under one of the clause (1), (2), (3) or (4) has been admitted and become payable;
- c) Any payment in case of more than one claim under the section during any one period of insurance by which the maximum liability of Company in that period would exceed the Sum payable under Clause (1) of this policy;
- d) Payment of compensation in respect of death, injury or disablement of the insured person from
 - (a) Intentional Self Injury, Suicide or attempted suicide (b) whilst under the influence of intoxicating liquor / drugs (c) arising or resulting from the insured committing any breach of the law with criminal intent.

EXCLUSION/EXCEPTIONS:

This policy does not cover liability:

1. Assumed by the Insured by agreement and which would not have attached in the absence of such agreement.
2. Arising out of earthquake, earth tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance.
3. Arising out of deliberate, willful or intentional non compliance of any Statutory Provision and non fulfillment of maintenance, proper quality control including guidelines prescribed by the policy holder
4. Arising out of loss or pure financial nature such as loss of goodwill, loss of market etc.
5. (a) Arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation, etc., and mental injury, anguish, or shock resulting there from.
(b) Infringement of plans, copyright, patent, trade mark, registered design.
6. Arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damage or arising out of any criminal liabilities.
7. Directly or indirectly occasioned by happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power.
8. Directly or indirectly caused by or contributed by
 - (a) Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel

- (b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
9. This policy does not cover liability for claims arising out of: The ownership, possession of, use by or on behalf of the insured of any motor vehicle or trailer for which compulsory insurance is required by legislation other than the following:
- (a) Claims caused by use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer.
 - (b) Claims arising beyond the limits of any carriageway or thoroughfare caused by the loading or unloading of any motor vehicle or trailer.
 - (c) Claims for damage to any bridge, weigh bridge, road or anything beneath caused by weight of any motor vehicle or trailer or of the load unloaded therein.
 - (d) Claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking
10. Transportation of materials and/or hazardous/ dangerous substances outside Insured's premises unless specifically covered (except LPG cylinder empty and/or filled).
11. The ownership, possession or use by or on the behalf of the Insured of any aircraft, watercraft or hovercraft.
12. Damage to property owned, leased or hired or under hire purchase or on loan to the insured or otherwise in the Insured's care custody or control other than
- (a) Premises (or the contents thereof) temporarily occupied by the Insured for work thereon or other property temporarily in the Insured's possession for work thereon (but no indemnity is granted for damage to the part of the property on which the Insured is working and which arises out of such work)
 - (b) Employees and visitor's clothing and personal effects.
 - (c) Premises tenanted by the Insured to the extent that the Insured would be held legally liable in the absence of any specific agreement.
13. Injury and/or damage occurring prior to the Retroactive Date in the Schedule. Provided always that in the event of any injury or damage arising from continuous or continual inhalation, ingestion or application of any substance following the covered accident and where the Insured and Company cannot agree when the injury or damage occurred, the
- (a) Injury should be deemed to have occurred when the claimant first consulted a qualified medicine practitioner in respect of such injury.
 - (b) Damage shall be deemed to have occurred when it became first evident to the claimant even if the cause was unknown.

14. The deliberate conscious of intentional disregard of the Insured's technical or administrative management of the need to take all reasonable steps to prevent claims.
15. For the deliberate, conscious or intentional disregard of the Insured's technical or administrative management rules or policies, expressed or implied, requiring taking of reasonable steps to prevent claims
16. Injury to any person under the contract of employment or apprenticeship with the Insured contractor(s) and/or Sub-Contractor(s) when such injury arises out of the execution of such contract.
17. Pollution howsoever caused unless specifically covered (Pollution means contamination of the atmosphere, water and land)

GENERAL CONDITIONS:

a) The consumer and insured will endeavour within 90 days of the accident to give written notice to the Insurer as soon as reasonably practicable of any claim and shall give all such additional information as the Insurer may require. However, cut off period for accepting any claim, pertaining to the policy period shall be 90 days after the end of period of Insurance. Every claim, write, summons or process and all documents relating to the event shall be forwarded to the Insurer immediately they are received by the Insured

b) This insurance may be terminated at any time at the request of the Insured, in which case the Insurer will retain the premium at customary short period rate for the time the policy has been in force. This insurance may also at any time be terminated at the option of the Insurer, on 15 days' notice to that effect being given to the Insured, in which case the Insurer shall be liable to repay on demand a ratable proportion of the premium for the unexpired term from the date of cancellation. In either case premium will be refunded only if there is no claim under the policy.

c) In the event of liability arising under the policy or payment of a claim under this policy, the limited indemnity per any one year under the policy shall get reduced to the extent of quantum of liability to be paid or actual payment of such claim. The aggregate limit of indemnity can be reinstated on payment of extra premium as would be agreed.

d) It is also hereby further expressly agreed and declared that if the Insurer shall disclaim liability to the Insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of suit in a court of law then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

e) The Insurer shall not be liable to make any payment under this policy in respect of any claim if such claim shall be in any manner fraudulent or supported by any statement or device whether by insured or by any person on behalf of the insured and/or if the insurance has been continued in consequence of any material misstatement or the non-disclosure of any material information by or on behalf of the Insured.

f) No claim shall be payable under this policy unless the cause of action arises in India. All proceedings shall be subject to Indian Law.

Limit exhausted

If compensation to the extent of entire personal accident cover under Section II is exhausted, the cover will be increased by payment of additional premium which is matching with enhancement value beyond 20 crore. The quantum of excess claim will be assessed as and when compensation to the extent of entire personal accident cover is paid, latest by end of the last day of the reporting period. The additional premium plus applicable tax element will be in the ratio of 50:25:25 by IOCL, BPCL and HPCL

respectively and input relief shall be availed individually. Accordingly, the insurance company will be required to issue separate invoices to each of the OMCs.

IMMEDIATE RELIEF:

Immediately on occurrence of an accident requiring hospitalization of victim(s), insurance company will authorize an immediate relief of up to Rs 25,000 on confirmation of liability and production of “Immediate Relief Certificate” by the authorized representative of the insured. The amount so paid will be subject to adjustment in the final settlement of the claim.

COMPULSORY EXCESS:

The insured shall bear a compulsory excess of Rs 10,000 for Any One Accident under Section I, this excess shall be applicable to both a) Death/Bodily Injury b) Property Damage, inclusive of defense cost arising out of Any one Accident. The company’s liability shall be for the claim in excess of such Compulsory Excess.

POLICY DISPUTE CLAUSE:

Any dispute concerning the interpretation of the terms conditions limitations, and/or exclusions, contained herein is understood and agreed to by both the Insured and the Company to be subject at Indian Law. Each party agrees to submit to the jurisdiction of any Court of competent jurisdiction within India and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such court.

GRIEVANCES:

Dear Customer

We value your relationship and are committed to offer you best in class customer service.

However if you are dissatisfied with the services rendered by us during any of your interactions with us or on resolution provided by us on your service request or complaint, we request you to register your concern with our Customer Care Team by following the steps mentioned below.

We will acknowledge receipt of your concerns within next 72 working hours & will respond to you as soon as possible upon completion of the investigation.

Step 1:

Call us at Toll free nos: 1800 - 102- 1111 & 1800-22-1111 from Monday to Saturday (08.00 am - 8.00 pm) or write to us at customer.care@sbigeneral.in. If you don’t hear from us within 48 hrs please follow step 2

Step 2:

If you are dissatisfied with the resolution provided, please Email to

Head – customer care at head.customer.care@sbigeneral.in If after having followed Steps 1 & Step 2 your issue remains unresolved for more than 30 days from the date of filing your first complaint, you may approach the Insurance Ombudsman for Redressal of your Grievance.

The list of Insurance Ombudsman offices along with their area of jurisdiction is attached herewith.

Ombudsman Offices	
Areas of Jurisdiction	Addresses of the Ombudsman Offices
State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.	AHMEDABAD 2 nd Floor, Shree Jayshree Ambica Chambers, Nr. C U Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD-380014 Tel: 27546150, Fax: 079-27546142 Email: insombalhd@rediffmail.com
States of Madhya Pradesh and Chattisgarh.	BHOPAL Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Bhopal – 462 011 . Tel.:- 0755-2769200/201/202 Fax:- 0755-2769203 Email:- bimalokpalbhopal@airtelmail.in
State of Orissa.	BHUBANESWAR 62, Forest Park, BHUBANESWAR-751 009. Tel: 2535220, Fax: 0674-2531607 Email:susantamishra@yahoo.com, ioobbsr@vsnl.net
States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.	CHANDIGARH S.C.O No.101,102 & 103, 2 nd Floor, Batra Building, Sector 17 D, CHANDIGARH-160 017 Tel: 2706196 EPBX:0172-2706468 Fax: 0172-2708274 Email: ombchd@yahoo.co.in
State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).	CHENNAI Fatima Akhtar Court , 4 th Floor, 453 (Old 312) Anna Salai, Teynampet, CHENNAI-600 018 Tel: 24333678, 24333668, 24335284 Fax: 044-24333664 Email:insombud@md4.vsnl.net.in
States of Delhi and Rajasthan.	DELHI 2/2 A, Universal Insurance Bldg, Asaf Ali Road, NEW DELHI-110 002 Tel: 23239611, Fax: 011-23230858 Email: nsombudsmandel@netcracker.com
States of Andhra Pradesh, Karnataka and Union Territory of Yanam - a part of the Union Territory of Pondicherry.	HYDERABAD 6-2-46, Yeturu Towers,Lane Opp. Saleem Function Palace, A C Guards, Lakdi-Ka-Pool, HYDERABAD-500 004 Tel: 55574325, Fax:040-23376599 Email:insombud@hd2.vsnl.net.in
State of Kerela and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry.	KOCHI 2 nd Floor, CC 27/2603 Pulinat Bldg, Opp. Cochin Shipyard, M G Road, ERNAKULAM-682 015 Tel: 2373334, 2350959, Fax:0484-2373336 Email:insuranceombudsmankochi@hclinfinet.com
States of West Bengal, Bihar, Sikkim, Jharkhand and Union Territories of Andaman and Nicobar Islands.	KOLKATA Hindustan Bldg. Annexe, 4, C.R. Avenue, 4th Floor, KOLKATA - 700 072. TEL : 033-22124346/22124339 Fax : 033-22124341 Email:- insombudsmankolkata@gmail.com
States of Uttar Pradesh and Uttaranchal.	LUCKNOW Jeevan Bhavan, Phase 2, 6 th floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226001 Tel: 0522-2201188, 2231330, 2231331 Fax:0522-2231310 E-mail: joblko@sanchamet.in
States of Maharashtra and Goa.	MUMBAI 3 rd Floor, Jeevan Seva Annexe (above MTNL), S V Road, Santacruz (W),Mumbai-400 054 Tel: 26106889, EPBX:022-26106889 Fax:022-26106052, 26106980

States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	<p>Email: ombudsman.i@hclinfinet.com</p> <p>GUWAHATI 'Jeevan Nivesh', 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.:- 0361-2132204/2131307/2132205 Fax:- 0361-2732937 Email:- ombudsmanghy@rediffmail.com</p>
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Address and contact number of Governing Body of Insurance Council

Secretary General
 Governing Body of Insurance Council
 Jeevan Seva Annexe, 3rd Floor (Above MTNL)
 S. V. Road, Santacruz (W), Mumbai – 400 054
 Tel: 022-6106889
 Fax: 022-6106980, 6106052
 Email: inscoun@vsnl.net

Integrated Grievance Management System

IRDA has launched the Integrated Grievance Management System (IGMS). IGMS is a grievance redress monitoring tool for IRDA. Policyholders who have grievances should register their complaints with the Grievance Redress Channel of the Insurance Company first. If policyholders are not able to access the insurance company directly for any reason, IGMS provides a gateway to register complaints with insurance companies.

Complaints shall be registered with insurance companies first and only if need be, be escalated them to IRDA (Consumer Affairs Department).

Website: http://www.policyholder.gov.in/Integrated_Grievance_Management.aspx

Toll Free Number of IRDA Grievance Call Centre: 155255

Timings: 8 AM to 8 PM -- (Monday to Saturday)

INSURANCE IS THE SUBJECT MATTER OF THE SOLICITATION.

