



CO-OPERATIVE INSURANCE COMPANY PLC

For the people, by the people . . .

Co-op Insurance House, 74/5, Grandpass Road, Colombo 14, Sri Lanka

PUBLIC LIABILITY INSURANCE Insurance Product Information Document



1. Information about the type of insurance cover

Public Liability Insurance protects businesses against third-party claims for bodily injury, death, or property damage suffered by customers, visitors, clients, or the general public arising from the business operations of the insured due to negligence or lack of due care by the insured or their employees.

This insurance also covers the cost of legal defence and compensation payable to the claimant

2. A Summary of Basic Covers

This Insurance policy is indemnify the insured against legal liability arising from accident occurring during the period of insurance within Sri Lanka in respect of compensation payment for,

- a) Accidental death or bodily injury to any person
- b) Accidental property damage to any claimant

Including legal cost and expenses incurred by the claimant against to the insured

3. Extensions (as stated in policy schedule if obtained)

- a. Foods & Drink Poisoning
- b. Defective Sanitary Arrangement
- c. Fire & Explosion
- d. Parking of customer vehicles in parking slot at the insured premises
- e. Cross Liability (liability in respect of sub-contractors of the insured
- f. Lift & Elevator Extension
- g. Advertising Board and Decoration
- h. Tenant Liability

(please refer description of clause in the Policy Schedule under the Clauses section for more details)

4. Key features of the policy document including exclusions, terms and conditions applicable

i.Exclusions

This insurance policy cover shall not apply to,

- a. Liability arising out of deliberate acts and omission of the Insured
- b. Liability towards contractual liability
- c. Liability against death or bodily injury and diseases to the employees of the insured in connection with the course of employment
- d. Liability in respect of loss or damage to property in care, custody and control of the Insured and property belonging to the Insured.
- e. Liability arising out of explosion of steam boiler , pressure vessel or economizer
- f. Liability arising out from vibration and weakening of support in respect of death, bodily injury and property damage
- g. Liability arising out from use of motor vehicle or trailer , mechanically propelled vehicle or machine, loading and unloading of vehicles / trailer or collection or delivery of goods in connected with such vehicle or trailer
- h. Liability arising out from or in connection with use of water or air crafts or vessels
- i. Any liability arising out from or in connection with the lift, elevator, hoist or crane
- j. Liability arising out from foods and drink poisoning
- k. Liability arising out from pollution, contamination or defective sanitary arrangement
- l. Liability in respect of breach of professional duty and services
- m. Liability directly or indirectly or through or in consequence of war, invasion, act of foreign enemy, hostilities or any kind of war like operation (whether war be declared or not) , mutiny, civil war, riots, strike, civil commotion, rebellion, military rising or military or usurped power or martial law , state of siege or act of terrorism
- n. Liability arising out of or in connection with nuclear reaction, radiation and radioactive contamination of nuclear fuel or waste

(For more details about the exclusions, please refer exceptions in the Policy Document)

ii.Term & Conditions

Reasonable Care - Insured shall take reasonable step to maintain all premises, ways, furnishing, fittings, appliance and plant and machinery in good state of repair and shall comply with all statutory and other regulations for public safety. (please refer condition nos. 05 in the policy documents)

5. The mode of payment of premium – Single Payment

6. Obligations of the policyholder in disclosing material facts

If any material facts changes occur materially during the policy period, insured shall be informed in writing to the company within 7 days. Ex- Renovation works at the premises, change of business or usage of premises. Etc

7. Obligation of the policy holder when a claim is made

Immediately notify the company such incident or property damage or bodily injury to person through company hotline no. 0112 557 300 - 9 or in writing or via email as soon as any loss or damage occurs / discovered.

8. Procedure to be followed in the event of claim

- I. Submit a duly filled claim form along with letter of demand by the claimant and relevant documents such as court awards in respect of compensation, loss estimate for damaged property, medical bills for injured person and other supporting documents requested by the non motor claims department within 30 days from the date of loss via email, registered post, or through any of our branch offices.

Email Address :- nonmotor.claim@coopinsu.com

Postal Address :- The Manager - Non Motor Claims,
Cooperative Insurance Company PLC,
Coop Insurance House, No. 74/5, Grandpass Road, Colombo 14.

- ii. Resolution Process of claim dispute - Claims disputes will be settled through negotiation with the Company or the process of arbitration (*please refer condition no.11 of policy document for more details*) or referred to an insurance ombudsman and the Insurance Regulatory Commission of Sri Lanka

- a. Insurance Ombudsman

Address: No 1, Bethesda Place, Colombo 05,
Tele: +94 11 250 5542 /+94 11 250 5041
Email: info@insuranceombudsman.lk

- b. Insurance Regulatory Commission of Sri Lanka

Address: Level 11, East Tower, World Trade Centre, Colombo 1
Telephone: 0112396184-9 General Line :- 0112335167
Email: info@irsl.gov.lk

8. Complaint and grievance handling procedure

Policyholders may submit their complaints and grievances to the Company through any of the following channels:

- Online: Visit the Company's official website at www.ci.lk and access the Customer Complaints Web Portal
- Telephone: 011 247 2795
- Email: complaint@coopinsu.com
- Registered Post: Customer Complaint & Grievance Unit, Cooperative Insurance Company PLC, No. 74/5, Grandpass Road, Colombo 14

9. Few Things to Remember

i Policy Cancellation

This insurance may cancel by the insured at any time by registered letter, in which case the Company will retain the premium for the period the policy was in force, based on the short-period rate. The Company may also cancel the policy at any time by giving seven days' notice by registered letter to the insured and will refund the rateable portion of the premium for the unexpired terms from the date of the cancelment.

ii Limit of Indemnity

- a. Any One Accident / Occurrence – The maximum amount payable for a single accident or occurrence.
- b. Any One Period – The maximum amount payable for all claims during the entire policy period

iii. Premium Payment Warranty

If an insurance policy is issued with a 60-day credit period from the date of issuance, the policyholder must settle the premium within this period. Failure to pay the premium before the expiry of the credit period will result in the termination of the insurance coverage(*For more details , please refer to Premium Payment Warranty in the Warranty Section in the Policy Schedule*)

10. Contact Information of the Company to get further information

- Telephone :- 011- 2557300 - Extension - 261
- Email - nonmotor.uw@coopinsu.com
- By registered post – The Manager – Non Motor, Cooperative Insurance Company PLC, No. 74/5, Grandpass Road, Colombo 14
- Visit any of the Cooperative Insurance Company PLC island wide branch offices

11. Importance Note given in the Direction

The IPID is intended to provide a summary of the main cover and additional covers, if applicable and key features of the policy and is not personalized to your specific individual needs. Complete pre-contractual and contractual terms on the full and personalized information, and exclusions of the product are provided in your policy document. The IPID shall not form a part of the policy/contract. Therefore, in case of any conflict, the terms and conditions mentioned in the policy document shall prevail.”