



Date: 28 Feb 2018  
Policy Number : LGX/I2136892/P1/02/004413

M/s KEVA INDUSTRIES

PLOT NO 1 GT 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-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.

Warm regards,

Authorized Signatory



**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 27/02/2018 to midnight on 26/02/2019

**Insured Details**

Insured Name : KEVA INDUSTRIES  
 Address : PLOT NO 1 GT ROAD NEAR OCTROI  
 POST SAHNEWAL  
 LUDHIANA-141120  
 PUNJAB  
 INDIA 141120  
 Contact Number :  
 Email Id :

**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 :Territory :India Only  
 Jurisdiction :Indian Courts Only  
 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:

LRV/P128022018/RO/55805

Policy Type/Wordings :  
 Bharti AXA Product Liability Policy Wordings  
 Policy Form :  
 Claims Made Basis - Right to Defend



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

**Products Covered :**

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

**Limit of Liability :**

Overall Limit of Indemnity

INR 25,000,000 per occurrence (AOA)

INR 100,000,000 in aggregate (AOY)

For Cosmetics & Personal care products, herbal products, FMCG, Food Supplements & Food products

Sublimit INR 10,000,000 per occurrence

Sublimit INR 10,000,000 in aggregate

**Exclusions :**

- 1.Aircraft, Watercraft and Marine Liabilities
- 2.Aircraft Products
- 3.Asbestos
- 4.Biological Agents
- 5.Damage to your product
- 6.Non Efficacy of Product
- 7.Product Recall, Guarantee and Financial Loss
- 8.Intellectual Property Laws or Rights
- 9.Multiplied or Punitive Damages, or Penalties
- 10.Nuclear Energy
- 11.Tobacco and Unapproved Goods or Products
- 12.War, Sabotage and Terrorism Exclusion
- 13.Worker's Compensation or Similar Laws
- 14.E&O / Professional Liability
- 15.Computer Product Exclusion
- 16.Sanction Limitation and Exclusion Clause
- 17.Products Manuf. / formulated in US/Canada

**Other Terms and Conditions:**

1. Defense Cost is within the limit of indemnity
2. Exclusion of prior & pending claims/circumstance leading to a claim
3. Designated Product Endorsement - H/W goods, Plastic goods, Brass Part, Juice, Garments, Cell Phone Accessories, Agriculture products, Personal care products, herbal products, FMCG & Food products
4. Pure Financial Loss Exclusion
5. Failure to supply Exclusion
6. Medical Implants, Cosmetics & Vaccines Exclusion
7. Any products used in Automobiles are excluded
8. Clinical Trials Exclusion
9. Pollution Liability Exclusion
10. Technical Collaborators Liability Exclusion
11. Claim Control Clause

**Notice of Claim to :**

Claims Department

Bharati AXA General Insurance

First Floor, Ferns Icon, Survey No 28, Doddanekundi,

Bangalore -560 037

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 **28/02/2018**