



**Bajaj General**

# **PUBLIC LIABILITY INSURANCE POLICY**

**This policy provides comprehensive protection against third-party liabilities arising from accidental bodily injuries or property damage during business operations. It safeguards businesses from legal claims and financial risks associated with such incidents.**



## Key Features



**Third-Party Bodily Injury Coverage:**  
Indemnifies against legal liability for injuries caused by business operations.



**Business Premises Coverage:**  
Protects against liability for accidents occurring at the insured premises.



**Property Damage Protection:**  
Covers accidental damage to third-party property.



**Legal Defense Costs:**  
Includes expenses for defending claims.

## Scope of Coverage



**Legal Liability Indemnification:**  
Covers claims from third parties due to accidents in the course of business.



**Employee & Director Protection:**  
Extends indemnity to business executives and employees acting in the scope of their duties.



**Defense Costs:**  
Pays for investigation, defense, and legal proceedings related to liability claims.



**Pollution Liability:**  
Optional coverage for environmental damage caused by business activities.

## Exclusions

The policy does not cover:

- ⊗ Intentional or Willful Non-Compliance with statutory obligations.
- ⊗ Liability Arising from Contractual Agreements unless naturally applicable.
- ⊗ Injuries to Employees covered under worker compensation.
- ⊗ Pollution, Nuclear Risks, War, or Terrorism unless specially endorsed.
- ⊗ Liability from Vehicles, Watercraft, or Aircraft Operations.