Public Liability
Businesses interact with customers and the general public in their day to day activities. During these interactions, third parties may suffer losses that may be attributed to negligence of the insured while conducting their general Public liability policy protects an insured person or organisation against their legal liability to members of the public (third parties) arising from:

i) Death or bodily injury to third parties
ii) Loss of or damage to third party property

Arising out of and in the course of the insured’s normal business within the premises or a defined geographical location. The policy will also cover the costs of defending any suit brought against the insured (defence costs), in addition to any award that may be made against the insured by a court of law.

**Persons covered**

All individuals/companies operating their business activities at designated premises.

**Exclusions**

1. Liability assumed under contract unless such liability would have attached to the insured in the absence of such contract
2. Liability arising out of pollution, contamination, defective drains or fumes
3. Liability arising due to riot, strike, war, invasion, act of foreign enemy or hostilities and professional negligence arising.
4. Liability arising out of radiation or contamination by radioactivity and nuclear waste
5. Terrorism exclusion
6. Asbestos exclusion

**FAQs**

1. **Does public liability cover my staff and employees?**
   No. The policy covers third party liabilities attributable to Insured negligence. If insured employees in execution of their duty does something that results to injury to a third Party or loss of their properties, the aggrieved party can claim for compensation from the insured. PL policy will respond to this claim. Bodily injury to insured employees is not covered under this policy.

2. **Does public liability cover defective work?**
   No. This is subject of another insurance policy. Property damage and personal injury suffered as a consequence on the defective work will be covered, however the costs of rectifying the defective work will not be covered.

3. **Is public liability insurance a legal requirement?**
   Public liability insurance isn’t compulsory by law, but many businesses decide that they need it to protect themselves from crippling compensation costs, and also to satisfy the requirements of potential clients.

*Policy Terms and Conditions Apply*