

# BROAD FORM LIABILITY INSURANCE POLICY



**One policy. Wide coverage. Robust protection**

**Protect it !**



## Contact Us

T: +91-6366992966

E: [info@synergy-insurance.com](mailto:info@synergy-insurance.com)

Synergy Insurance Broking Pvt. Ltd.  
IRDAI No. DB210 (Valid from 29.08.2024 TO 28.08.2027)  
CIN: U7414MH2001PTC131966

# WHO NEEDS IT

Ideal for businesses with complex liability exposures, such as:

- Large manufacturers & processors
- Chemical, Pharma, FMCG industries
- Oil & Gas, Power & Utilities
- EPC contractors & engineering firms
- Logistics & warehouse operators
- Companies with export/import or global contracts



Oil & gas , power & utilities



EPC contractors & engineering firms



Logistics & warehouse operations



Large manufactures & processors



Chemical, Pharma, FMCG industries

# WHAT DOES IT COVER

## A Broad form Liability Policy includes all standard CGL protections

### Third- Party Liability

- Bodily injury / death
- Property damage

Due to accidents on your premises or caused by your operations/products.

### Products and completed operations liability

- Covers injury/damage from your products even after sale, or work completed offsite.

### Legal expenses

- Full reimbursement of defense costs (lawyers, court expenses, settlements, etc.)

### Advertising & personal injury

- Defamation, libel, slander
- Copyright/trademark infringement in ads
- Wrongful eviction or false arrest

## Key Extensions

- Pollution liability (sudden & accidental)
- Transportation liability (while goods are being transported)
- Vendor's liability
- Fire & explosion liability
- Work away risk (contractual work done at other sites)
- Overseas liability (exported products/services)
- Subcontractor/contractor liability
- Tenant's legal liability

### Optional Extensions (Add-ons)

- Gradual pollution cover
- Product recall expense
- USA/Canada jurisdiction extension
- Cyber/network security liability
- Medical payments to third parties
- Crisis communication cover .

## Sum Insured & Premium

- ✓ Limit of Liability: ₹1 crore to ₹100+ crore
- ✓ Premium depends on:
  - Nature of operations & risk exposure
  - Turnover, location, and territory
  - Past loss history
  - Scope of cover & jurisdiction

## Major Exclusions

- ✓ Willful or intentional harm
- ✓ Contractual liability not related to negligence
- ✓ Damage to insured's own property or employees
- ✓ Asbestos-related claims
- ✓ War, terrorism (unless extended)
- ✓ Product warranty/guarantee failure

## Why Choose Broad form Over Basic CGL?

- ✓ Broader definitions & fewer exclusions
- ✓ Environmental & contractor risk coverage
- ✓ Suitable for large, export-oriented, or high-liability businesses
- ✓ Meets contractual & international client obligations