**FAIRFIRST INSURANCE LIMITED**
(Company No. PB5180)
Access Towers II (14th Floor),
No. 278/4, Union Place, Colombo 02, Sri Lanka
Tel: 011-2428428 | Fax: 011-2438438 |
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# Insurance Product Information Document (IPID)

## Personal Liability Insurance Policy

This document provides a concise summary of your insurance policy. For full details, please refer to the complete Policy Document and Schedule. In the event of any conflict, the Policy Document shall prevail.

**1. Type of insurance cover:**

This Insurance Policy is designed to protect you financially if you are found legally responsible for accidentally causing injury to another person or damaging their property.

**2. Key Benefits (What is Covered)**

This policy covers your legal liability up to the "Limit of Indemnity" shown in your **Policy Schedule**.

2.1 **Legal Liability for Injury or Death:** We will pay the compensation you are legally required to pay if your actions accidentally cause bodily injury or death to another person (a third party).

2.2 **Legal Liability for Property Damage:** We will pay the compensation you are legally required to pay if you accidentally cause damage to someone else's property.

2.3 **Legal Costs:** We will also cover the legal fees and expenses for defending you against a claim, provided we have given our written consent.

**3 Key Exclusions (What is NOT Covered)**

This policy does not cover every situation. The main exclusions are:

3.1 **Liability to Your Family or Employees:** The policy **does not cover** injuries to your own family members, household members, or any person you employ.

3.2 **Damage to Your Own Property:** It **does not cover** damage to property that you own, rent, or that is in your care (e.g., a borrowed laptop).

3.3 **Business Activities:** Any liability arising from your job, trade, or business is **not covered**.

3.4 **Property Ownership:** Liability related to your ownership or occupation of any land or buildings is excluded.

3.5 **Vehicles, Aircraft, and Boats:** Liability arising from your use of cars, motorcycles, boats, or aircraft is **not covered**.

3.6 **Animals (other than pets):** Liability caused by animals other than your pet dog or cat is excluded.

3.7 **Incidents Outside Sri Lanka:** The policy only covers incidents that occur within the geographical territory of Sri Lanka.

3.8 **Assumed Liability:** We will not cover liability you have accepted under a contract that you would not have been responsible for otherwise.

3.9 **War and Terrorism.**

**Only the key exclusions are outlined above. Please refer to the policy wording for the full list of exclusions.**

## 4 The Mode of Payment of Premium

Your premium is paid as a **single payment** for the entire policy period, which is one year.

## 5 Obligations of the Policyholder in disclosing material facts

5.1 **Provide True Information:** You must provide complete and accurate information when you apply for the policy.

5.2 **Take Reasonable Care:** You must take all reasonable precautions to prevent accidents that could lead to injury or damage.

5.3 **Inform Us of Changes:** You must notify us of any significant changes that could affect the risk under this policy.

## 6 Obligations of the Policyholder, when a claim is made

If an incident happens that could lead to a claim against you, you must follow these steps:

**Step 1:** DO NOT Admit Liability

This is very important. **Do not admit you are at fault**, make any offer, or promise any payment to the other person. Admitting liability can jeopardize your cover.

**Step 2:** Notify Us Promptly

Inform us immediately of any incident that could lead to a claim. You must provide written details within **15 days**.

**Step 3:** Forward All Documents

Send us any letter, legal notice, or court document you receive i**mmediately**.

**Step 4:** Cooperate Fully

You must provide us with all the information and assistance we need to handle the claim on your behalf.

## 7 Complaints and Grievance Handling

**Step 1 – Contact Fairfirst Insurance:**
☎ +94 11242 8282 (8:30 a.m. to 5:00 p.m.)
✉ info@fairfirst.lk
You may escalate concerns to Fairfirst's Risk & Compliance team.

**Step 2 – External Escalation (if unresolved):**

a. Insurance Regulatory Commission of Sri Lanka (IRCSL)
☎ +94 11 2335167 | ✉ info@ircsl.gov.lk | www.ircsl.gov.lk

b. Insurance Ombudsman
☎ +94 11 2505542 / +94 11 2505041 |
✉ info@insuranceombudsman.lk | www.insuranceombudsman.lk

## 8 Contact Us for More Information

**Fairfirst Insurance Limited**
Access Towers II (14th Floor), No. 278/4, Union Place, Colombo 02, Sri Lanka
☎ 011-2428428 | ✉ info@fairfirst.lk | ● www.fairfirst.lk

**For claims-related inquiries, please reach out to us:**

- Email: nonmotorclaimsteam@fairfirst.lk
- Phone: +94 11 2428618

## 9 Any Other Important Information

9.1 **Deductible:** You will have to pay the first portion of any claim yourself. This amount, known as the Deductible or Excess, is shown in your policy schedule.

9.2 **Geographical Limit:** This policy only provides cover for incidents that happen within the Democratic Socialist Republic of Sri Lanka.

**Important Note:**

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.