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 | Email: info@fairfirst.lk | Website: www.fairfirst.lk

Insurance Product Information Document (IPID)

Public 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

The **Public Liability Insurance Policy** is designed to protect your **business** against legal claims if your business activities accidentally cause injury to another person or damage to 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 cover the compensation you are legally required to pay if your business activities accidentally cause bodily injury, illness, disease, or death to a third party (e.g., a customer, a visitor, a member of the public).

2.2 **Legal Liability for Property Damage:** We will cover the compensation you are legally required to pay if your business activities accidentally cause loss of or damage to a third party's property.

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

2.4 **Indemnity to Principals:** If someone you work for (the Principal) is held responsible for an injury, illness, or damage caused during your work, we will cover them as if they were insured under this policy, provided they follow the same terms and conditions of the Insurance Policy.

Additional Benefits (Endorsements - *if shown on your schedule*)

2.5 **Overseas Visits (L02):** The policy can be extended to cover your legal liability while your employees or directors are on occasional overseas business trips.

2.6 **Cross Liabilities (L01):** If more than one party is insured under this policy, each is treated as if they have their own separate policy. However, the total amount we pay for any one event (or connected series of events) will not exceed the limit indicated in the Policy Schedule.

3 Key Exclusions (What is NOT Covered)

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

3.1 **Injury to Your Employees:** This policy **does not cover** injuries to your own employees. This risk should be covered by a separate **Workmen's Compensation** policy.

3.2 **Damage to Property in Your Control:** It **does not cover** damage to property that your business owns, rents, or has in its care, custody, or control (e.g., a customer's property you are working on).

3.3 **Product Liability:** Liability for injury or damage caused by any products you have sold or supplied, which occurs *away* from your premises, is **not covered**.

3.4 **Professional Advice:** Liability for financial loss caused by professional errors or advice (e.g., consultancy services) is excluded.

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

3.6 **Pollution:** Liability for pollution or contamination is excluded.

3.7 **Deliberate Acts:** Any injury or damage that results from a deliberate act or omission by you.

3.8 **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

You must provide true and complete information about your business operations, your premises, and your past claims history when you apply for this insurance. Any failure to disclose important facts can lead to your policy being cancelled or claims being rejected.

6 Obligations of the policyholder, when a claim is made

If an incident occurs that could lead to a claim, your most important obligation is to **NEVER admit liability**, make an offer, or promise any payment without our prior written consent. You must give us all required information and cooperate fully in the investigation and defense of the claim.

7 Procedure to be followed in the event of a claim

Step 1 : DO NOT Admit Liability
This is the most important rule. Do not admit you are at fault or promise any payment to the other person.

Step 2 : Notify Us Immediately
You must give us written notice "as soon as possible" of any incident that could lead to a claim.

Step 3 : Forward All Documents
Send us any letter, legal notice, or court document you receive **immediately**.

Step 4 : Cooperate Fully
Provide all information and assistance we need to handle the claim on your behalf.

8 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):

- Insurance Regulatory Commission of Sri Lanka (IRCSL)
  ☎ +94 11 2335167 |
  ✉ info@ircsl.gov.lk | www.ircsl.gov.lk
- Insurance Ombudsman
  ☎ +94 11 2505542 / +94 11 2505041 |
  ✉ info@insuranceombudsman.lk | www.insuranceombudsman.lk

9. 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

10. Any other information

10.1 **Deductible:** You may have to pay the first portion of each claim yourself. This amount is called the **Deductible** or **Excess** and will be shown in your policy schedule if applicable.

10.2 **Geographical Limit:** This policy only provides cover for incidents that happen within the Democratic Socialist Republic of Sri Lanka, unless the **Overseas Visits (L02)** endorsement is active on your policy.

10.3 **Claim Trigger** : The policy issued on occurrence basis

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.