



युनाइटेड इंडिया इंश्युरेन्स कंपनी लिमिटेड
United India Insurance Co. Ltd.



Policy Conditions Attached To and Forming Part Of Policy Numbers :

SL No	Policy No	Insured Name
1	0311002725P118843773	AGP CITY GAS PRIVATE LIMITED
2	0311002725P118844690	THINK GAS BAGPAT PRIVATE LIMITED
3	0311002725P118845756	THINK GAS BHOPAL PRIVATE LIMITED
4	0311002725P118841329	THINK GAS HIMACHAL PRIVATE LIMITED
5	0311002725P118871162	THINK GAS LUDHIANA PRIVATE LIMITED
6	0311002725P118846313	THINK GAS PRIVATE LIMITED
7	0311002725P118869310	THINK GAS BEGUSARAI PRIVATE LIMITED

Policy Type : Public Liability (Industrial)

Type of Manufacturing Unit - City Gas Distribution (CGD)

LOI : 100 Crore (AOA: AOY :: 1:1)

Insured:

Think Gas Private Limited and their group companies, Agents, Contractors, Sub- Contractors, Vendors, Employees, Customers, Holding Co., Associates, Subsidiaries, Investors, Third Party Public, Lessors, Financiers, Successors, assigns for their respective Rights and interests present and future.

Nature of Business:

Think Gas Private Limited ("Company") is engaged in City Gas Distribution (CGD) business including" sale, purchase, supply, distribution, transportation of and trading in natural gas (PNG, RLNG, LNG), Compressed natural gas (CNG/LCNG/LNG) or Compressed Bio Gas (CBG). Natural gas business involves distribution of gas from sources of supply to centres of demand and to the end customers.

City Gas Distribution (CGD) business to provide Natural GAS (PNG, LNG) to retail various Industrial, Commercial and Domestic Residential segments customers and CNG/LCNG/LNG Gas to Transport segments customers through CNG/LCNG/LNG Filling Stations. Currently, The Company as a group operates across the India comprises 19 Geographical Areas (GA's) covering more than 50 districts in 10 states of Rajasthan, Punjab, Himachal, Madhya Pradesh, Uttar Pradesh, Bihar, Karnataka, Andhra Pradesh, Tamil Nadu and Kerala, supplying of gas to over 2,50,000 domestic, 710 commercial and 520 industrial customers and more than 510, CNG/LCNG/LNG stations and having network of more than 12,900 km long gas pipeline (Steel/PE). Further, new stations are under development/ planning stage and will be added in due course of time. The Company has also laid extensive length of steel /MDPE pipes to supply natural gas to various

मंडलीय कार्यालय : X, साँतवी मंजिल, (ब्लॉक-ए), 15, पार्क स्ट्रीट, कोलकाता-700 016 फोन : 2229-5284, 2229-0732, टेलिफैक्स : 2229-0732, 2229-0733, 2229-0734, 2229-0735, 2229-0736, 2229-0737, 2229-0738, 2229-0739, 2229-0740, 2229-0741, 2229-0742, 2229-0743, 2229-0744, 2229-0745, 2229-0746, 2229-0747, 2229-0748, 2229-0749, 2229-0750, 2229-0751, 2229-0752, 2229-0753, 2229-0754, 2229-0755, 2229-0756, 2229-0757, 2229-0758, 2229-0759, 2229-0760, 2229-0761, 2229-0762, 2229-0763, 2229-0764, 2229-0765, 2229-0766, 2229-0767, 2229-0768, 2229-0769, 2229-0770, 2229-0771, 2229-0772, 2229-0773, 2229-0774, 2229-0775, 2229-0776, 2229-0777, 2229-0778, 2229-0779, 2229-0780, 2229-0781, 2229-0782, 2229-0783, 2229-0784, 2229-0785, 2229-0786, 2229-0787, 2229-0788, 2229-0789, 2229-0790, 2229-0791, 2229-0792, 2229-0793, 2229-0794, 2229-0795, 2229-0796, 2229-0797, 2229-0798, 2229-0799, 2229-0800, 2229-0801, 2229-0802, 2229-0803, 2229-0804, 2229-0805, 2229-0806, 2229-0807, 2229-0808, 2229-0809, 2229-0810, 2229-0811, 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2229-0903, 2229-0904, 2229-0905, 2229-0906, 2229-0907, 2229-0908, 2229-0909, 2229-0910, 2229-0911, 2229-0912, 2229-0913, 2229-0914, 2229-0915, 2229-0916, 2229-0917, 2229-0918, 2229-0919, 2229-0920, 2229-0921, 2229-0922, 2229-0923, 2229-0924, 2229-0925, 2229-0926, 2229-0927, 2229-0928, 2229-0929, 2229-0930, 2229-0931, 2229-0932, 2229-0933, 2229-0934, 2229-0935, 2229-0936, 2229-0937, 2229-0938, 2229-0939, 2229-0940, 2229-0941, 2229-0942, 2229-0943, 2229-0944, 2229-0945, 2229-0946, 2229-0947, 2229-0948, 2229-0949, 2229-0950, 2229-0951, 2229-0952, 2229-0953, 2229-0954, 2229-0955, 2229-0956, 2229-0957, 2229-0958, 2229-0959, 2229-0960, 2229-0961, 2229-0962, 2229-0963, 2229-0964, 2229-0965, 2229-0966, 2229-0967, 2229-0968, 2229-0969, 2229-0970, 2229-0971, 2229-0972, 2229-0973, 2229-0974, 2229-0975, 2229-0976, 2229-0977, 2229-0978, 2229-0979, 2229-0980, 2229-0981, 2229-0982, 2229-0983, 2229-0984, 2229-0985, 2229-0986, 2229-0987, 2229-0988, 2229-0989, 2229-0990, 2229-0991, 2229-0992, 2229-0993, 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segments of customer's viz. industrial, commercial and domestic. Operation and maintenance of own pipelines, in running and operating own CNG stations and other incidental activities which may be necessary in pursuance of carrying of sell and purchase of gas, carrying out CGD business in India.

Think Gas is continuing explanation of pipeline network laying work in existing Geographical CGD areas as well in new areas across India, accordingly, the pipeline infrastructure, customer connections & CNG/LCNG/LNG filling stations etc. will keep on increasing across India.


Liquefied Natural Gas (LNG) is a natural gas, predominantly methane (CH₄) that has been liquefied for ease of storage and transportation. This LNG is pressurized and re-gasified through ambient vaporizers for dispensing to customer vehicles as an automotive fuel and Piped Natural Gas to domestic, commercial and industrial customers on priority in areas far away from gas supply point of transportation pipeline.

Injection of Bio Gas into Natural gas pipeline: Think Gas has planned to commission a project for injection of Biogas in existing Natural Gas pipeline network for supply to customers. Think Gas has already established agreements with Biogas manufacturers to supply Biogas to Think Gas at desired pressure. Injection of Biogas in existing Natural Gas pipeline network and/or with Natural Gas for supply/distribution of business of Think Gas is a part of the product supplied by Think Gas.

Further details of the business activity of the company are available at company website at <http://www.think-gas.com>

Policy period: 1 year starting from 27.02.2026 to 26.02.2027

Special Conditions	<p>SECTION 1: 100 CRORE</p> <p>SECTION 2: PA COVER (DEATH): RS 6 LAKH PER PERSON PER EVENT. ME: (MAX RS 2 LAKH PER PERSON, IMMEDIATE RELIEF UPTO RS 25000/- PER PERSON)</p> <p>PROPERTY DAMAGE MAX RS 30 LAKH PER EVENT AT AUTHORISED CUSTOMER'S REGISTERED PREMISES. FOR POLICY PERIOD 20 CR. TYPE OF MFG UNIT: GAS DISTRIBUTION.GO (CGD)</p>
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Insured :	<p>Think Gas Private Limited and their Agents, tractors, Sub Contractors, Vendors, Employees, Customers, Holding Co., Associates, Subsidiaries, Investors, Third party-public Lessors, Lessees, Financiers, Successors, Assigns for their respective Rights and interests present and future.</p>
	

	Assigns for their respective Rights and interests present and future.
Sum Insured	INR 100 crores in aggregate for Section I, sub-limited to INR 20 crores in aggregate for Section II
AOA : AOY	1 : 1

B: SCOPE OF COVERAGE AND RISK DETAILS:

Location

All area locations across the India wherever TG is doing the business activity related to City Gas Distributions (All present & future products including but not limited to: Natural Gas (PNG, LNG and ONG/LCNG/LNG)).

All present Muture premises including but not limited to: Office, Customer care office, CNG/LCNG/ENG filling Stations, City Gate Station, /Decompression Skid (DCS) /Virtual Pipeline System Network facility, Warehouse, Godown Store, Open plot, Leased Premises, Premises of Industria Commercial, Non-commercial and domestic customers building factory/establishments, CGS Stations, /Decompression Skid (DCS) Virtual Pipeline System Network facility, Sites, Project Sites, CNG/LCNG/LNG/CGS/VPN/DCS Project station sites. Stores, Department or O&M stores etc and all the Location /site of Project Work (non-commissioned /under erection / under construction) located across the INDIA wherever TG has undertaken the City Gas Distribution Business.

(Own premises and Lease/rented premises and third-party premises, Customers premises/site of Project Work (non-commissioned /under erection/under construction).

Laying & Commissioning of gas pipelines, Construction and Installation of CNG Stations, PNG Connections Equipment's and installation of related machinery & other related works for execution of projects related to gas pipelines, CNG Stations, PNG Connection Installation Connections awarded or taken by Insured.

Risk Perils to be covered

This policy covers the amount which the insured becomes liable to pay as damages to customers / third parties as a result of accidental death, bodily injury, loss or damage to the property belonging to a customer's / third party and legal liabilities arising out of breach of duty of care to the general public and their customers.

Policy covers Third party Liabilities arising from various business exposures of the Insured towards damages to the customers/third party in respect of accidental death, bodily injury or loss of or damage to property due to any incident of TG 's business operations/ infrastructure network including but not limited to PNG, CNG, LCNG commissioned and non-commissioned /under erection / under construction; Pipeline network, LCV Cascade/stores and spares movement in all current and future operational locations across India.



Third Party Legal Liability on account of Accidental Tojry/Death/Property damage arising out of Laying & Commissioning of gas pipelines, Construction and Installation of CNG Stations, PNG Connections Equipment's and Installation of Salated machinery & other related works for execution of projects related to gas pipelines, CNG Stations, PNG Connection Installation Connections awarded or taken by Insured

Coverage for All present & future produs including but not limited to: Natural Gas (PNG, LNG and CNG/LCNG/LNG) to cover all locations across the INDIA wherever TG is doing the business activity related to City Gas Distributions (CNG/LCNG, LNG and PNG).

Any loss or liability to the Insured arising from any loss or damage to any third parties (including but not limited to claims for property loss (This shall also include property under care/ custody and control) and for bodily injurycluding mental injury) and/or death and/or defence costs and/or personal and advertising injggy) and medical expenses for bodily injury caused by an accident on the premises owned or rented by the insured or because of his operations or arising anywhere in India from operations of Setivities carried on by the Insured or on behalf of the Insured by anyone or more of Insured's employees or agents or contractors or business associates.

The policy would gover public liability / property damage (Bodily Injury and Property Damage of third party including Bodily Injury and Property Damage of TG customers) etc due to any Incident of GG business operations/infrastructure network including but not limited to PNG. CNG, LCNG Commissioned and non-commissioned under erection / under construction, Pipeline network, La Cascade/stores and spares movement in all current and future operational locations across India.

Add on coverage:

- 1.Third party loss
- 2.Fire damage claims
- 3 Damage to rented premises
- 4Damage to Customer premises
- 5, Damage to third party during Pipeline tampering theft/excavating /digging by anyone.
- 6 Liability arising out of based upon or attributable to laying/Maintenance of pipelines & all other operations of the company.
7. Coverage for liability arising out of construction, erection/installation, non-commissioned /under erection / under construction, demolition, alteration, addition works, Temporary workers(Project activities) .
8. Act of God perils.
- 9 Transportation Extension
10. Cross Liability Extension
11. Contractors & Sub Contractors Extension .



12. Premises (including Project Site) Liability Full Limit (including customer premises)
13. Right Duty to Defend.
14. Defense cost liability (Full Limit)
- 15 Designated premises Endorsement: All projects sites of Gujarat Gas limited across the India including customer premises where laying of Gas pipelines and associated work & business operations of the company is be carried out.
16. Storage risks Extension
17. Care, Control and custody
18. Primary and Non-contributory

Details of Insurance

SECTION 1:

The liability to pay compensation for loss life, Injury or damage in accordance with the law of the country awarded by the court of law, consumer forums, NHRC orders or orders from any statutory body, in connection with accidents attributed to Piped Natural gas (PNG) & Compressed Natural Gas (CNG) including natural gas (PNG, RLNG, LNG), compressed natural gas (CANS/LCNG/LNG) and Bio Gas, CBG, provided such accident occur due to any event but not limited to below Circumstances/ situation/event of risk covered.

Circumstances:

1. The policy is including the natural gas (PNG, RLNG, LNG), compressed natural gas (CNG/LCNG/LNG and Bio Gas, CBG, etc is supplied and distributed to retail various Industrial, Commercial, non-commercial, and Domestic Residential segments customers through gas pipeline and CNG/LCNG/LNG Gas to Transport segments customers through CNG CNG/LNG Filing Stations. The policy is also including pipeline network & filling stations, Customer premises across the CGD Area
2. Whilst te Piped Natural Gas/Bio-gas is being transported from CGS/CNG Station/Tap-off/Decompression Station/CBG Plant/LNG Storage or regasification station to Customer promises through pipeline network (Steel pipeline, Medium Density Polyethylene Pipeline, Galvanized Iron piping, Stainless Steel Piping including underground or aboveground) and allied network equipment like Pressure Regulating/Metering Skid (DRS/DPRC/IPRS/SR/IMS), Service regulator, valve chambers, Customer meters. regulators or other equipment etc.



3. Whilst the natural gas continuously supplied through Gas pipeline network & equipments and being used /connected in the customer's premises. The customers are enrolled based on only proof of identity or other documents as per TG policy from time to time
The customer premises used by tenants, relatives, employees, guests etc are also covered,
4. Whilst the Compressed Natural Gas filled in CNG cylinders are in transit in the hands of TG hired transporters or own through Mobile Cascade Vehicles between Mother CNG stations/LNG Storage or regasification station to Daughter CNG Stations/Daughter Booster CNG Stations/Decompression Station or vice versa.
5. Whilst the Liquefied Natural Gas (LNG) filled LNG Tankers are in transit in the hands of TG hired transporters or own through tanker Vehicles between LNG Terminal and LNG Storage or regasification station or vice versa.
6. Whilst the Piped Natural Gas is being compressed to form Compressed Natural gas at Online CNG Station or Compressed Natural is boosted pressure at Daughter Booster CNG station.
7. Whilst the filled CNG cylinders are stored in stationary Cascades at the CNG Stations.
8. Whilst the LNG Tank stores LNG at the LNG Storage or regasification station.
9. Whilst Loading of LNG Into LNG Tanker at Source LNG Terminal.
10. Whilst Unloading of LNG from LNG Tanker to Stationary LNG Tank at LNG Storage or regasification station.
11. Whilst dispensing of Compressed Natural gas or LNG into Customer Vehicle CNG/LNG cylinder at the CNG/LNG Station. CNG LNG Station distributors/dealers/franchisee/Oil Marketing Companies will also be the base for insurance cover for this policy as a customer.
12. Whilst loading of Compressed Natural gas into cylinders of Mobile cascade Vehicle at the Mother CNG Station/LNG Storage & regasification Station.
13. Whilst Unloading dispensing of Compressed Natural gas from Mobile cascade Vehicle at the Daughter CNG Stations/Daughter Booster CNG Stations/Decompression Station.
14. Whilst the decanted CNG cylinders with only residual Compressed. Natural Gas are in transit in the hands of TG hired transporters through Mobile Cascade Vehicles between Daughter CNG Stations/Daughter Booster CNG Stations/Decompression Station and Mother CNG stations/LNG Storage or regasification station.
15. Whilst arising out of the use of natural gas (PNG, RLNG, LNG), compressed natural gas (CNG/LONG/LNG) and Bio Gas, CBG supplied by TG to each category of customers viz. Domestic customer, Commercial customers, Non-Commercial customers, Non-Domestic Exempted Category customers as defined in the document and CNG end users Customers. Whilst such damage could arise out of gas leaks, explosions, equipment failure etc and extending coverage to customers as well as third parties if injury is sustained in the neighborhood property(ies) or its individuals due to gas leaks, explosions, any other incident attributable to the customer's PNG connection installed at its premises and CNG and users Customers.



16. Whilst arising out of the Laying & Commissioning of gas pipelines, erection, Construction and installation of CNG, LNG Stations, PNG Connections Equipment's and installation of related machinery & other related works for execution of projects related to gas pipelines CNG Stations, CGS, DCS, VPN, PNG Connection Installation Connections at customer premises, Project Sites etc.

17. Whilst arising out of the any Insured operations and/or damage of property by whatever means including but not limited to:

- i. Natural Gas Transmission and Distribution Lines (Steel and PE Pipeline Network Underground/Above Ground) property assets outside own premises,
- ii. Pipelines & Equipment's installed on said pipelig networks, (Own premises and Lease/rented premises and third-party premises Customers premises)
- iii. Customers and suppliers' extensions propret Connection network equipment's assets (Own premises and Lease/rented tremises and third-party premises, Customers premises.)
- iv. CGS-City Gate Stations/Decompression Skid (DCS) Virtual Pipeline System Network facility (Own premises and Lease/rented premises and third-party
- v. CNG/LCNG/LNG filling Stations (premises and Lease/rented premises and premises, Customers premises) third-party premises, Customers premises).
- vi. Office Building and Office Equipment's & Fittings, Computer and Electronic Equipment's, Furniture's & Fixtures (Own premises and Lease/rented premises and third-party premises, Customers premises), and
- vii. Inventory/ store /spares located at various warehouses (open space (Own premises and Lease rented promises and third-party premises, Customers premises).) and
- viii. Natural Gas Contact in pipeline network (Steel and PE Pipeline Network -Underground/Above Ground) property assets outside own premises.
- ix. Location /site of Project Work (non-commissioned /under erection / under construction lying & Commissioning of gas pipelines, Construction and Installation CNG/LCNG/LNG/CGS/VPN/DCS Stations, PNG Connections Equipments and installation of related machinery & other related works for exacution projects related to gas pipelines, CNG/LCNG/LNG/CGS/VPN/DCS Stations, ONG Connection Installation Connections awarded or taken by Insured as wet Operation & maintenance Civil Works/Minor works Extension repaj maintenance interior etc. of said projects and operational assets and other Incalental activities which may be necessary in pursuance of carrying of sell and purchase of gas, carrying out CGD business in India.

18. TG supplied Piped Natural Gas (PNG) used in Household premises such as Apartment, Row House, Bungalow, Govt. Housing Scheme, GHB, Awas, Yojna, Flats, Company/Government/Defense Owned Residential Colony etc. where the customer domestic category customer) is provided PNG connection for limited purpose of cooking and/or extended purpose of other own domestic use such as Gas Geyser.



19. TG supplied Piped Natural Gas (PNG) used in Commercial premises (Commercial category customer) such as Textiles Units (Centre machine, Jari steam, Yam dyeing, Tapela dyeing, Roll press machine, calendaring machine) Hotel/Restaurant, Bakery, Tea/Snacks Shops, Food Courts, Theatre, Dairy & Sweet shop, Laundry, independent Canteen/Pantry, Outsourced canteens/pantry shops in Institution or factory, Laboratory, Shopping Mall, Hospitals, Function Hall (Wadi), Farshan Mart, Resorts, Hostels

Schools, Colleges & other educational institutes, Tiffin Service etc. for the purposes of cooking, heating and/or cooling, manufacturing processes or other activities for any purpose other than Domestic/Household use and specifically for the purpose of earning an income by means of self-employment or otherwise, and for meeting any commercial objective.

20. TG supplied Piped Natural Gas (PNG) used In Non-Domestic Exempted Category premises where such NDEC customers as defined under Ministry of Petroleum and Natural Gas ("MoPNG"), gazette notification No. P. 20016/4/87/PP dated April 13, 1987 And Ministry of Petroleum and Natural Gas ("MoPNG"), letter No. L-16016/10/2015(1)-GP-1 (pt) dated June 28, 2017; such as Government/Municipal Hospitals for whatever purpose they take, Supplies to all Schools and Colleges whether for hostels or for Mid-day meals scheme, Canteen attached the Government Offices (Govt, includes State govt, and local bodies and their installation & guest houses etc.), Messes of Police, BSF, CISF, addition to kitchens & messes of Defence establishments, Canteens run of Cooperative basis under Cooperative societies act, Laboratories attached to school, colleges & research institutions, Charitable institution registered under societies Act.

21. TG supplied Piped Natural Gas (PNG) in Non-Commercial premises (Non-Commercial category customer) such as Religious Premises, Old Age Home, Blind People Home, Orphanage, Organization for Charity & Social activities under Juvenile Justice Act etc. engaged in non-profit oriented enterprise/activities and can neither be covered under definition of Commercial Customer nor under definition of Non-Domestic Exempted Category Customer.

22. TG supplied Piped Natural Gas (PNG) used in Industrial premises where PNG connection in the name of entity unit or individual name and the PNG is used as fuel and/or feedstock (including power generation or genset) for direct/indirect manufacturing of goods and products such as factories & manufacturing units engaged in Chemicals, Pharmaceuticals, Textiles, Ceramic, Glass, Food Processing, Engineering process etc.

23. TG supplied CNGas (CNG) used as fuel in vehicles and customers are arrived at CNG/LNG/LCNG filling stations.

24. TG supplied LNG Gas (LNG) used as fuel in vehicles and customers are arrived at LNG/LCNG filling stations.

25. In CGD Arge third party (including utility contractor / Road Highway & NHI Contractor/Municipal Contractor etc.) will be damaging the Gas pipeline and installation while excavation/digging (by ignoring proper safety / marking etc), then on account these activities, there will be leakage or fire incident happen and will be resulted into injury. dearfar property damage of customers. In this situation, claim will be settled on no fault basis

26. In case of the unfortunate event of an accident and for loss of life, bodily injury and property damage at customers premises, are covered under an insurance policy. The liability to pay compensation for loss of life, injury or damage in connection with accidents attributed to natural gas provided such accident occur due to any Incident of TG'S business operations/ infrastructure network in all current and future operational locations across India.



PUBLIC LIABILITY (INDUSTRIAL RISKS) INSURANCE POLICY

The Insurer will indemnify the insured against their legal liability established by the court of law to pay compensation including the claimant cost, fees and expenses anywhere in India in accordance with Indian law in the event of

- a) Accidental bodily injury/loss of life to any person (not being a person engaged in and upon the service of the insured at the time of occurrence giving rise to such Injury not a person claiming against the Insured under any workmen's compensation Act) arising out of the use of natural gas supplied by the insured/CGD operator to customers for its usages and applications, gas leaks, explosions, equipment fallure etc.
- b) Accidental damage to property (not being property of or belonging to or in custody or under the control of the Insured or any person in the services of the Insured or upon which the insured or any supts person is or has been working if that damage result directly from such wors happening during the period of Insurance in connection with leakage of eatural gas (CNG, PNG, LNG, Blo gas etc), gas leaks, explosions, equipment failure etc. Accidental damage to property in connection with leakage, explosions, equipment failure or arising out of the use of PNG supplied by the beured/CGD operator to customers for its usages and applications.
- c) Out of court settlement with the consent of the insurer will be indemnified by the Insurer.

SECTION II:

PERSONAL ACCIDENTSOVER FOR BODILY INURY AND PROPERTY DAMAGE AT AUTHORISED CUSTOMERS REGISTERED PREMISES: (Irrespective of liability at law):

Personal accident cover for loss of life, bodily injury and property damage at authorized customers registered premises or customers at CNG /LNG stations. however, the clause of registered customer premises will not apply for PNG customer as the customer are enrolled based only on proof of identity (irrespective of liability of law).

S.No	Cover required	Limit
1	Personal accident (Death)	Rs.6 lakhs per person per event
2	Medical Expenses	Maximum Rs. 2 Lakhs per person, immediate relief up to Rs.25,000/- per person)
3	Property Damage	Maximum Rs. 30 lakhs per event at authorized customers registered premises
4	For Policy Period	Rs. 20 crores



Where event means specific accident arising out of the circumstances as mentioned in section I above.

If any person shall sustain bodily injury solely and directly caused by accidental violent external and visible means arising from actual or alleged leakage of natural gas by any means (including from pipeline, cylinder, connection equipment etc) supplied by Gujarat Gas or its authorized supplier /dealer/franchisee /operator during the policy period as defined in schedule, resulting in death or disablement, the Insurance Co'shall pay to the Insured the persons or his/her assignee/his/her legal personal representative the sum or sums as per above table or schedule. Any other permanent partial disablement percentage as assessed by the doctors.

The monetary value of coverage under the no fault liability policy and in this situation, claim will be settled on no fault basis.

1. Immediate Relief

Immediately on occurrence of an accident requiring hospitalization of victim(s), insurer will authorize an immediate relief up to Rs 25,000 per person on confirmation of liability by the insurer and production of "Immediate relief certificate" by the authorized representative of insured. The amount so paid will be subject to adjustment in final settlement of claim.

2. Limit exhausted

If compensation to the extent of entire personal accident cover under Section II is exhausted, the cover will be increased by payment of additional premium which will be matching with enhancement value beyond 20 crores. The quantum of excess claim will be assessed as and who compensation to the extent of entire personal accident cover is paid, latest by end of the last day of the reporting period.

3. Exceptions applicable to Medical Expenses:

The Insurance, company shall not be liable under this section for

- 1) Compensation under more than one of the foregoing clauses in respect of the same period of disablement,
- 2) Any payment in case of more than one claim under the section during any one period of insurance by which the maximum liability of company in that period would exceed the sum payable under table of this policy:
- 3) Payment of compensation in respect of death, injury or disablement of the insured person from:
 - a) Intentional Self injury, suicide or attempted suicide
 - b) whilst under the influence of intoxicating liquor/drugs
 - c) arising or resulting from the insured committing any breach of the law with criminal Intent



C: OTHER DETAILS:

Deductibles/Excess	INR 10,000 will be deducted only for claims settled under Section I
Exclusion:	<ol style="list-style-type: none">1. War & Allied Perils2. Cyber Liability Risks3. Product tempering, guarantee, Recall Liability4. Pure Financial Loss, Fines, duties, penalties, punitive, exemplary damage except where Insurable by law.5. Aviation liability6. Directors & Officers Liability7. Trademark/Patent/Copyright Violations8. Marine, Offshore, Loading/unloading from to vessels.9. Nuclear Energy10. Professional Liability


Authorized Signatory

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