

Public Liability Insurance Policies for accidents involving LPG

1. Facility available under the Policies:

PSU Oil Marketing Companies (IndianOil, HPC & BPC) distributors act as Principals and are responsible for taking Insurance policy for accidents including Third Party Insurance cover to persons and properties. In addition, OMCs take a comprehensive Insurance Policy called 'Public Liability Policy for Oil Industries'. The above insurance policies taken by Indane LPG Distributors/ PSU Oil Marketing Companies are Public Liability Policies and are not in the name of any individual LPG customer.

1. No premium for any Insurance policy is collected from the customer by the Indane distributors.
2. The claim amount is remitted to the concerned Oil Company who in turn remits it to the claimant / beneficiary.
3. The comprehensive Insurance Policy taken by PSU Oil Marketing Companies provides for claims on account of (1) Legal liability (2) Personal accident cover to third party and damage at authorized customers' registered premises.

4. Limit of liability :

Liability at Law for compensation and claimants' costs & expenses:

Per Event	:	Rs. 50 Lakhs
Per person	:	Rs. 10 Lakhs
Per Year	:	Rs. 100 Crore

Personal Accident cover to third parties and customers and property damage at authorized customers' registered premises

(a) Personal Accident : Rs.5,00,000 per person per event in case of death

(b) Medical expenses: Rs 15,00,000/- per event (Max Rs.1,00,000 per person, immediate relief upto Rs. 25,000/- per person)

(c) Property damage: Max. Rs.100,000/- per event at authorized customers' registered premises.

(d) Per year in aggregate : Rs. 8 crore.

2. Procedure to be followed by customers:

1. In case of any accident involving consumer's installation, he/she has to forthwith advise the supplying distributor.
2. Whenever an accident is reported, the concerned Area Office investigates the cause of accident and if the accident is LPG accident, the local office of the Insurance Company is notified by the concerned distributor / Area Office and subsequently lodges claim with the concerned Insurance Company.
3. Customers are not required to apply to Insurance Company or to contact them directly.
4. Customers are required to submit to the Oil Company the originals of Death Certificate(s) and Post Mortem report(s) /Coroners report/Inquest report, as applicable, in case of deaths and original Medical Bills, Doctors' Prescriptions in original supporting the purchase of the medicines, Discharge Card in original and any other documents related to the hospitalization in case of injuries.
5. In case of property damage at customers' registered premises, the Insurance Co. appoints their Surveyor to assess the loss.
6. Claims are settled based upon the merit of each case. The concerned Insurance Company takes decision regarding settlement of the claim as per the provisions of Insurance Policies.