

You're in control



Insurance

# PUBLIC LIABILITY INSURANCE

PUBLIC LIABILITY  
INSURANCE



## What Does the Policy Cover?

Our Public Liability Insurance policy protects your business by covering legal liability for accidental death or bodily injury and accidental property damage caused by your operations or premises. This includes accidental loss or damage to material property due to your or your employees' negligence during the insurance period.



## What We Cover

- Costs and expenses of litigation against you by a claimant, up to the limit of liability in your policy schedule.
- Litigation costs and expenses incurred with our written consent.
- Liability incurred by your legal representative(s) in the event of your death.
- Damage to land, structures, and buildings caused by subsidence or vibration, among other things.
- Accidental bodily injury or property damage caused by defective sanitary arrangements, water pollution, or noxious substances, provided you've followed local authority regulations.
- Legal liability for intentional acts that result in bodily injury if the force used was reasonable to protect people or property.

## What's Not Covered

### **While our policy is extensive, there are some exclusions:**

- Liability assumed under a contract unless you would have been liable anyway.
- Bodily injury or disease to an employee that happens during their employment.
- Damage to property you own, have custody of, or are working on.
- Death, injury, or damage caused by war, civil war, revolution, or similar events.
- Liability from fueling or defueling aircraft.
- Any liability from power-driven cranes, hoists, or other lifting machinery operated by you.
- Loss, damage, or liability related to communicable diseases or pandemics.
- Liability from acts of terrorism or political risks like war or civil war.
- Claims for professional negligence.

**You're in control**



## **How to Resolve a Complaint**

We're committed to resolving all complaints and disputes quickly and fairly. You can lodge a formal complaint, and we'll review it and keep you updated on the progress within 15 days of receipt. We'll inform you of the outcome within 30 days. If a dispute can't be resolved amicably, it can be escalated to the Insurance Regulatory Authority of Uganda or the Ombudsman before any other form of dispute resolution

## **Contact Us Today**

### **AAR General Insurance (U) Ltd**

 Head Office: Plot 11, Salmon Rise, Luthuli Avenue, Bugolobi, Kampala

 P.O. Box 6240, Kampala

 [info.ug@aar-insurance.com](mailto:info.ug@aar-insurance.com)

 [www.aar-insurance.com](http://www.aar-insurance.com)

You're in control



Insurance

## Key Conditions

To keep your policy active and ensure a smooth claims process, it's important to:

- **Pay Your Premium:** The premium must be paid on or before the cover begins. The company assumes risk only upon receiving full payment.
- **Exercise Due Care:** You must take all reasonable steps to prevent accidents, keep your premises and equipment in good condition, and use competent employees. You also need to fix any apparent defects or dangers right away.
- **Notify Us of Changes:** Let us know if there are any significant changes to your business or the risk covered by the policy.
- **Report Claims Quickly:** You must give written notice as soon as possible after an accident, with all the known details, and no later than 30 days from the date of occurrence.

## Canceling Your Policy

- **By the Company:** We can cancel the policy with 30 days' notice via electronic mail, letter, or personal delivery. We'll then return the premium for the unused portion of the policy, as long as no claims have been paid.
- **By the Insured:** You can cancel at any time with 30 days' notice, provided no claim has been made during the current period. You'll receive a refund based on our Short Period Rates.