

Condensed Summary of Third-Party Liability Coverage

Policyholder Information

Policyholder Name	John Doe
Policy Number	TPLC-00123456
Coverage Period	01 Jan 2024 – 31 Dec 2024

Coverage Overview

Type of Coverage	Third-Party Liability
Limit of Liability	\$1,000,000 per occurrence
Deductible	\$500 per claim
Jurisdiction	Worldwide, excluding USA & Canada

Summary of Coverage

- Covers legal liabilities arising from bodily injury or property damage to third parties caused by the policyholder's operations or actions.
- Includes legal defense costs, subject to the overall limit of indemnity.
- Applies to incidents occurring within the coverage period and specified territories.

Key Exclusions

- Intentional acts or omissions
- Liability assumed under contract
- Damage to property owned by the policyholder
- Fines and penalties
- Claims arising from pollution (unless specifically endorsed)

Claims Procedure

- Notify the insurer immediately of any incident or potential claim.
- Provide all relevant documentation and cooperate in the claim investigation.
- Do not admit liability without the insurer's consent.

Important Notes

- This summary is for information only and does not replace the full policy document.
- Read your policy wording for detailed terms, conditions, and exclusions.
- Coverage and limits may vary depending on individual policies and endorsements.

- Contact your insurance representative for clarification on your coverage.