



LPG Safety and Public Liability Insurance Policies for LPG Accidents

LPG Safety Tips

- While taking the delivery of the LPG cylinder, check the seal of the cylinder, safety cap, leakage from the valve. etc
- Get regular inspection done for LPG hot plate, hose pipe and regulator by authorised persons only
- Use only ISI mark items such as hot plate, hose pipe etc.
- Maximum length of the hose pipe preferably not to exceed 1.5 Mtr. The pipe must be kept away from heat and fire.
- Check the hose pipe regularly for cracks, holes, softness, and porosity especially at the ends. Replace tubing every 2 years if not earlier.
- Do not cover rubber tubing by any other object or sleeve.
- The Pressure Regulator is very important too. Its function is to regulate the pressure of the gas coming out of the cylinder and supply it at a constant pressure to the hot plate. Use regulator supplied by the LPG Distributor.

If you smell gas

- Do not operate electrical switches. Check stove knobs are in OFF position. Open doors and windows
- Do not light a matchstick even to detect the leakage of LPG.
Switch OFF the pressure regulator by turning the knob clockwise to the OFF position. If the smell persists, call your Gas distributor during office hours. For emergencies after office hours or on holidays please call up your nearest Emergency service cell.
- Take safety precautions while disconnecting the empty cylinder and reconnecting the refill.

Safety goes a long way

- Do not wear nylon garments or similar fabric when cooking
- Never leave the cooking appliance unattended when in use
- Never try to Repair, Adjust or Inspect any part of the Gas Installation or allow fake mechanics to do so. Allow authorized mechanic to inspect the installation once in two years
- Do not use long curtains on windows if the cooking appliance is near it. They can blow over the burner and catch fire
- Do not install the cooking appliance on the floor. Do not use a wooden table without asbestos sheet over it
- Do not place any other heating device like an electric oven or a kerosene stove to the gas appliance.
- Do not use any cover on the rubber tube, rubber tube T joint connection or trolley for cylinder in your Gas installation
- Never leave the regulator in ON position after cooking is over or during night
- Always smell for leakage of LPG before lighting the stove
- Never use the rubber tube if it has cracks or is more than 2 years old

Good habits for your safety

- The place where you install your gas installation is very important. If the necessary precautions are taken, it will by itself be an insurance against any mishaps occurring in your kitchen.
- Always keep the cylinder in a vertical position with the valve on top. If cylinder is placed in any other position, liquid LPG may gush out of the open valve creating a dangerous situation.
- Avoid storing extra cylinder in the kitchen. Do not keep cylinder exposed to sun, rain, dust and heat.
- Do not keep any vessel / utensil / cloth etc. on the top of cylinder.
- The installation should be kept at convenient place so that cylinder, Pressure Regulators knob and rubber tube are easily accessible.
- Do not install the cooking appliance on the floor. The appliance should always be on a table or slab placed at a convenient height so that cooking is possible in a standing position. Do not use a wooden top table. If the table is of wood, use an asbestos sheet on the table and place the stove on top of it.
- Do not place the appliance directly in front of the window. There is a chance that a strong breeze may put off the flame causing accumulation of LPG in the room.

STATE CONSUMER HELPLINE

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LPG Safety and Public Liability Insurance Policies for LPG Accidents

LPG Accident Insurance Claim

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

- No premium for any Insurance policy is collected from the customer by the LPG distributors.
- The claim amount is remitted to the concerned Oil Company who in turn remits it to the claimant / beneficiary.
- 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.

Limit of liability :

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

- a. Per Event : Rs. 50 Lakhs b. Per person : Rs. 10 Lakhs c. 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.

Procedure to be followed by customers in case of an accident involving LPG installation:

- Report about the accident to the supplying Distributor.
- The concerned Area Office on receipt of report 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.
- Consumers are not required to apply to Insurance Company or to contact them directly.
- Consumers 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.
- In case of property damage at consumers' registered premises, the Insurance Co. appoints their Surveyor to assess the loss.
- 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.

STATE CONSUMER HELPLINES

Andhra Pradesh	1800-425-0082,1800-425-2977	Odisha	1800-345-6724,1800-3456760
Bihar	1800-345-6188	Puducherry	1800-425-1082,1800-425-1083,1800-425-1084,1800-425-1085
Gujarat	1800-233-0222,079-27489945,079-27489946	Rajasthan	1800-180-6030
Haryana	1800-180-2087	Tamilnadu	044-28592828
Himachal Pradesh	1800-180-8026	Telangana	1800-425-00333
Jharkhand	1800-3456-598	Tripura	1800-345-3665
Madhya Pradesh	155343,0755-	Uttar Pradesh	1800-1800-300
Maharashtra	1800-22-2262	Uttarakhand	1800-180-4188
Mizoram	1800-345-3891	West Bengal	1800-345-2808