

Fire incident: HAL didn't take public liability insurance for Aero India

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Bengaluru: At a time when some of the biggest temple festivals and cricket matches in Karnataka are insured, it has come to light that organisers of Aero India hadn't taken public liability insurance. Involving 300 cars, last Saturday's massive fire incident caused colossal property loss. It also had the potential of spiralling out of control and causing injury to life.

Government officials said the responsibility of Aero India 2019 lay with nodal agency Hindustan Aeronautics Ltd (HAL). All four public-sector general insurers — New India Assurance, National Insurance, Oriental Insurance and United India Insurance — have confirmed that HAL didn't take public liability insurance, which would cover any potential loss of life or property to the public due to the air show.

An HAL representative sa-

TEMPLE FESTIVALS, IPL INSURED

The Tirupati Devasthanam, Sabarimala temple authorities, Kumbh Mela organisers, Goa International Film Festival organisers or those conducting IPL matches purchase insurance with a coverage between Rs 500 crore and Rs 2,000 crore. "There are three types of covers in case of a large public gathering. One is public liability insurance, which came into force after the Union Carbide incident. Another is the comprehensive general liability (CGL) policy undertaken by corporates, particularly oil and gas majors, who transport inflammable substances," said Sanjay Datta, chief, underwriting and claims, ICICI



id individual aircraft participating in the show were insured. When it comes to the premises, the representative said

Lombard General Insurance Co. The third is event-based insurance. While bigger temples such as Palani Murugan Temple, Tirupati and Sabarimala avail year-round coverage, smaller ones prefer event-based insurance. In 2016, claims were paid by United India when devotees were injured during the firewalking ritual at Kundam festival of Bannari Amman Temple. Each devotee was insured for Rs 1 lakh and the claims paid varied from Rs 15,000 to Rs 40,000. Industry observers peg today's IPL insurance coverage at Rs 2,300 crore. "It is shocking that HAL could be so negligent about the general public's safety," said an official from a public sector insurer.

it's the responsibility of the contractors. Insurance officials, however, said defence aircraft carriers are usually not

insured. Also, HAL purchases insurance for defence aircraft it manufactures only till the point of delivery. An email seeking HAL's response didn't elicit response.

TOI had earlier reported that the company hadn't taken a no-objection certificate (NoC) from the fire department. The report quoted Sunil Agarwal, additional director general of police (fire and emergency services), who said fire brigade officials had found the venue lacked fire safety measures and had brought it to HAL's notice in writing on February 19, a day prior to the show's launch.

"Today, public liability insurance has become quite common. We have insured a range of events, from film festivals to temple gatherings. There is enough awareness in today's market on the need to purchase insurance," said Sasikumar Adidamu, chief technical officer, Bajaj Allianz General Insurance Co.