

Bharti AXA's other commercial insurance products:

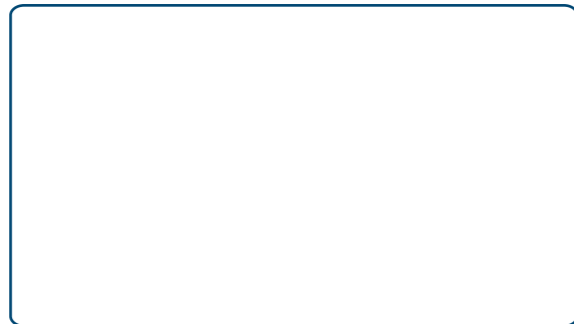
- Fire, Engineering and Project
- Smart Cargo
- Baggage
- Money
- Burglary
- Plate Glass
- Neon Sign, Glass Sign and Hoarding
- Directors and Officers
- Errors and Omission
- PL (Act)
- Portable EEI

This leaflet is only a brief summary of Fidelity Guarantee Insurance Policy. Please contact our intermediary / sales officer / any of our offices for the policy wordings.

www.bharti-axagi.co.in



For more information, please contact



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Fidelity Guarantee Insurance Policy
Secure your organization against
employee infidelity





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Building enterprises is not half as involving as building trust. But when employee dishonesty, fraud, embezzlement and the like present themselves, the setback could be tremendous. To protect yourself from such hindrances, think smart!

A smart first step

Simple yet comprehensive; this defines Bharti AXA's Fidelity Guarantee Insurance Policy. This policy ensures that a breach of trust does not give a setback in your business and growth.

This policy covers financial loss that you might have to suffer as a result of forgery, embezzlement, larceny or fraud / dishonesty or fraudulent conversion of money or money's worth or goods by your salaried employees.

Smart policy benefits

The policy pays the actual financial loss sustained as a result of the dishonesty / fraudulent act of the employee after adjusting any salary, commission, security deposit or any other money standing to his/her credit. The loss is payable up to the limit specified for the employee.

You can take this policy if you have employees handling any goods and/or money with a system of keeping records of all transactions.

Exclusions

Some of the major exclusions under the policy are:

- Loss arising out of suppression of fact, affecting the risk at the time of effecting the policy
- Change in the circumstances or conditions of the said employment, without the consent of the company
- More than one claim in respect of any one employee
- Loss arising outside India
- Loss due to non-observance or relaxation of system of checks and precautions
- Loss by an act committed subsequent to an earlier act of dishonesty / fraud that had come to your notice
- Loss discovered more than 12 months after the termination, either of the guarantee or of the service of employee concerned
- Losses such as stock taking shortages, and trading losses, are not caused by fraud or dishonesty

This is not an exhaustive list. For a detailed list of the exclusions, please read our policy terms and conditions.

Getting started, smartly!

Here's what you need to do, to get your own Fidelity Guarantee Insurance Policy:

- Read the prospectus carefully
- Regarding clarification on what money in transit and money in safe means, please contact our agent or the nearest branch office or our customer care number
- Fill in the proposal form in all respects and kindly do not leave any blanks
- For any clarification on the product or the premium, feel free to call our nearest branch office or our customer care number
- Please pay the premium preferably by way of A/C payee cheque or DD

Claim procedure

Fast, fair and friendly!

We are here to help you. We request you to register a claim by contacting our 24 hour Toll Free Helpline on 1800-103-2292. Please intimate the help desk as soon as a claim occurs so that we can provide you quick and effective assistance and service. You can also register a claim by e-mail on claims@bharti-axagi.co.in.

While registering the claim, the following information will help us serve you better:

- Policy number
- Name of the insured
- Insured's / caller's contact details
- Date & time of incident
- Nature & brief details of the loss
- Amount of loss suffered



Be confident with us... Bharti AXA General Insurance

Bharti AXA General Insurance is a joint venture between the Bharti Group and AXA. Bharti AXA combines the strengths of Bharti Enterprises, one of India's leading business groups, and AXA, the global leader in financial protection and wealth management.

Twin assurance for you

AXA is one of the largest insurers in the world. With over 67 million clients worldwide and over 175,000 employees working across 5 continents, it is ranked the world's 15th largest company on the Global 500 list. AXA believes in achieving operational excellence through product innovation, business expertise, distribution, quality of service and productivity.

Bharti Enterprises is one of the biggest organizations in the country with interests in telecom, agro business and retail. It is a pioneering force in the telecom sector with many firsts and innovations to its credit, offering a powerful mix of a strong national presence and unmatched local knowledge.

Bharti AXA General Insurance is a partnership that combines AXA's core competence in insurance with Bharti's vast network and reach to provide businesses in India with a range of insurance solutions.

Corporate insurance from Bharti AXA We understand your business

The key to the success of any business is to understand your customers. That's why at Bharti AXA we make it our business to get to know you.

Regardless of whether you own a small, mid-size or large business, we provide financial protection by offering you the right insurance product and service. This includes a complete range of general insurance for motor, home, accident and health, travel, energy, marine, property, casualty, liability and several specialised lines. Our policies are tailored to suit your needs and help your business manage risks at competitive costs.

Insurance is the subject matter of the solicitation.