
Shop Insurance Policy wordings

Scope of Cover

- **Fire (Building and Contents)** - Covers losses caused by fire, lightening, riot, strike, storm, cyclone, flood and terrorism.

- **Burglary** - Protects contents of your shop against any loss or damage caused by burglary or attempted burglary.

- **Burglary of cash in safe** - Provides for losses resulting from the burglary of cash kept in safe.

- **Cash in transit**- Covers losses because of burglary of cash while it is being carried from the bank/ATM to your shop.

- **Glass breakage** - Covers loss or damage to any fixed plain glass caused by any accident, external and visible means.

- **Damage to neon sign** - Covers neon or glow signs displayed at your shop premises against damage caused by fire, accident, riot, and flood.

- **Cheque forgery** - Covers loss caused by forgery or material alteration of cheques, drafts or any other negotiable instruments issued by you or in your favour.

- **Fidelity** - Covers direct financial losses sustained due to fraud or any dishonest act by your salaried employees.

- **Tenant's legal liability** - This cover provides for legal liability imposed on you by the property owner on account of damage to property by fire, earthquake, flood and riots.
- **Employer's liability** - It provides for legal liability to your employees.

We also offer the following additional products , which you can opt for:

Health – Family Floater – This cover will take care of your hospitalization and post-hospitalization expenses. The sum insured spread over the members can be utilized in any proportion necessary.

Hospital Cash - A fixed sum of money will be paid per day of hospitalization. The cover will be for a fixed number of days within the insurance tenure of one year.

Double Benefit - Under this cover a lump sum amount of money will be paid to the insured in case both the insured and the spouse are hospitalized together for a period of 72 hours or more.

Medical Expenses to Insured – Covers medical expenses to the extent of sum insured under this cover, incurred by the proposer for the hospital treatment against any accident.

Personal Accident - This cover provides for the bodily injury sustained by you because of an accident resulting in death or permanent total disability. It also provides for ambulance charges up to Rs. 2000 and in the event of death for the carriage of dead body.

Professional Indemnity - This cover will protect you from any legal liability arising out of the dissatisfaction caused to any of your clients towards the services rendered by you.

Terrorism cover - Loss or damage due to terrorism can also be covered under this Policy by taking an add-on cover in the form of an endorsement.

Benefits / features

Lightening fast claims

Lots of additional optional covers available making it the most comprehensive policy.

Significant Exclusions

Under Insurance- If the actual value of the insured property at the time of loss under the Fire is found to be greater than the sum insured chosen by you, then the claim would be proportionally reduced.

- Willful destruction of property by the following
- Damage or destruction caused by war perils
- Wear and tear
- Atmospheric conditions