

ANNEXURE B																					
SME Pre-Underwritten Product																					
Retail Establishment Insurance - Shops, showrooms, etc. where sales is carried out																					
		Description of Cover		Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10	Plan 11	Plan 12	Plan 13	Plan 14	Plan 15	Plan 16		
ASSETS IMMOVABLE	Group 1 (Compulsory)	Section 1	Standard Fire and Special Perils	5,00,000	10,00,000	15,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	1,25,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000	4,00,00,000	5,00,00,000	7,50,00,000	10,00,00,000		
			1A. Content (Machinery / Stocks / Others) Sum Insured (in Rs.)																		
			Premium	1,088	2,175	3,263	5,438	8,700	13,050	17,400	21,750	26,100	29,000	36,250	43,500	58,000	72,500	87,000	1,16,000		
		1B. Building Sum Insured (in Rs.)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		SFSP Rate Per thousand	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90		
		Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Section 2	Burglary & Housebreaking	5,00,000	10,00,000	15,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000	1,25,00,000	1,50,00,000	2,00,00,000	2,50,00,000	3,00,00,000	4,00,00,000	5,00,00,000	7,50,00,000	10,00,00,000		
			Premium	300	600	900	1,500	250	375	500	625	750	938	1,125	1,500	1,875	2,500	3,750	5,000	6,667	
			Public Liability (Any One Accident and Any One Year)	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000	
	Section 3	Premium	200	200	200	200	1,000	1,000	1,000	1,000	1,000	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500		
		Total Premium for Group 1	1,588	2,975	4,363	7,138	9,950	14,425	18,900	23,375	27,850	31,250	36,688	46,125	61,000	75,875	94,813	1,24,750			
		Service Tax @12.36%	196	368	539	882	1,230	1,783	2,336	2,889	3,442	3,863	4,782	5,791	7,540	9,378	11,719	15,419			
	Section 4	Total Premium (incl S.T.) for Group 1	1,784	3,343	4,902	8,020	11,180	16,208	21,236	26,264	31,292	35,113	43,469	51,826	68,540	85,253	1,06,531	1,40,169			
		Machinery Breakdown																			
		MBD Rate Per thousand	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15		
	Section 5	Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Electronic Equipment																			
		EEL Rate Per thousand	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00		
	Section 6	Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Plate Glass	25,000	25,000	25,000	25,000	50,000	50,000	50,000	50,000	50,000	50,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	2,50,000	2,50,000		
		Premium	150	150	150	150	299	299	299	299	299	299	598	598	598	598	598	1,495	1,495		
	ASSETS MOVABLE	Group 2 (Optional Sections)	Section 7	S.Tax	19	19	19	19	37	37	37	37	37	74	74	74	74	185	185		
				Premium with ST	169	169	169	169	336	336	336	336	336	672	672	672	672	1,680	1,680		
				Neon Sign (Signage)	10,000	10,000	10,000	10,000	20,000	20,000	20,000	20,000	20,000	40,000	40,000	40,000	40,000	40,000	1,00,000	1,00,000	
			Premium	100	100	100	100	200	200	200	200	200	300	300	300	300	300	400	400		
			S.Tax	12	12	12	12	25	25	25	25	25	37	37	37	37	37	49	49		
			Premium with ST	112	112	112	112	225	225	225	225	225	337	337	337	337	337	448	448		
			Section 8	Money Insurance Limit each for Per Carrying/ Cash in Safe/ Cash in Counter/ Cash in Till	25,000	25,000	25,000	25,000	50,000	50,000	50,000	50,000	50,000	50,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	2,50,000	2,50,000
				Premium	100	100	100	100	127	127	127	127	127	249	249	249	249	249	626	626	
S.Tax				12	12	12	12	16	16	16	16	16	31	31	31	31	31	77	77		
Section 9	Premium with ST	112	112	112	112	143	143	143	143	143	143	286	286	286	286	286	703	703			
	Baggage Insurance	5000	5000	5000	5000	10000	10000	10000	10000	10000	10000	15000	15000	15000	15000	15000	20000	20000			
	Premium	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	118	118			
Section 10	S.Tax	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	15	15			
	Premium with ST	112	112	112	112	112	112	112	112	112	112	112	112	112	112	112	132	132			
	Fidelity Guarantee Insurance																				
Section 11	Limit of Indemnity Per person	25,000	25,000	25,000	25,000	50,000	50,000	50,000	50,000	50,000	50,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	2,50,000	2,50,000			
	Limit of Indemnity Any one year	50,000	50,000	50,000	50,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000	5,00,000	5,00,000			
	Premium	249	249	249	249	499	499	499	499	499	499	997	997	997	997	997	2,493	2,493			
Section 12	S.Tax	31	31	31	31	62	62	62	62	62	62	123	123	123	123	123	308	308			
	Premium with ST	280	280	280	280	560	560	560	560	560	560	1,121	1,121	1,121	1,121	1,121	2,801	2,801			
	Personal Accident Cover for Employees (Limit Per Employee)	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000			
Section 13	Premium on named basis per employee	(Rs.100/- per person)	(Rs.100/- per person)	(Rs.100/- per person)	(Rs.100/- per person)	(Rs.100/- per person)	(Rs.100/- per person)	(Rs.100/- per person)	(Rs.100/- per person)	(Rs.100/- per person)	(Rs.100/- per person)	(Rs.100/- per person)	(Rs.100/- per person)	(Rs.100/- per person)	(Rs.100/- per person)	(Rs.100/- per person)	(Rs.100/- per person)	(Rs.100/- per person)			
	S.Tax	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
	Premium with ST	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Section 14	Hospital Cash Benefit for Employees: (Optional)	Scheme A - Benefit: Rs.250/- per day for a maximum of 30 days per policy period																			
	Premium on named basis per employee	Scheme B - Benefit: Rs.500/- per day for a maximum of 30 days per policy period																			
	Group Health Benefit for Employees: (Optional)	Scheme C - Benefit: Rs.1000/- per day for a maximum of 30 days per policy period																			
Section 15	Premium on named basis per employee (Group Size less than 50)	Premium - Rs.48/- incl ST																			
	Premium	Premium - Rs.176/- incl ST																			
	Premium	Premium - Rs.353/- incl ST																			
Section 16	Premium on named basis per employee (Group Size less than 50)	Sum Insured - Rs.50,000/- (Room rent of Rs.500/- per day for normal room and ICU)																			
	Premium	Sum Insured - Rs.50,000/- (Room rent of Rs.500/- per day for normal room and ICU)																			
	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
Section 17	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 18	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 19	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 20	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 21	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 22	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 23	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 24	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 25	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 26	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 27	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 28	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 29	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 30	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 31	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 32	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 33	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 34	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 35	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 36	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 37	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 38	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 39	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 40	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 41	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 42	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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Section 43	Premium	Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU)																			
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[illegible]

SME Pre-Underwritten Product																		
Retail Establishment Insurance - Shops, showrooms, etc. where sales is carried out																		
		Description of Cover	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9	Plan 10	Plan 11	Plan 12	Plan 13	Plan 14	Plan 15	Plan 16
		<b>Electronic Equipment (Optional)</b>																
		Sum Insured should reflect Present Day New Reinstatement Value basis																
		Excluding cover for Equipment more than 5 years old																
		Subject to availability of Preventive maintenance as per operators manual																
		Excess: 1% of sum insured for each machine subject to minimum of Rs.2,500/-																
		Cover excludes Laptops, Mobiles, Blackberries, Ipads, Ipods, Notebooks, Camers, GPS devices																
		Cover excludes all types of medical equipments.																
		<b>Excess:</b>																
		Electronic Equipment:For equipment value less than Rs.1 lac: 5 % of claim amount subject to a minimum of Rs.1,000/- For Hard Disc drives: 10% of claim amounts subject to a minimum of Rs.2,500/-																
		Electronic Equipment:For equipment value more than Rs.1 lac: 5 % of claim amouns subject to a minimum of Rs.2,500/-and for Hard disc drive: 25% of the claim amount subject to minimum of Rs.10,000/-																
		Personal Computers: 5% of claim amount subject to a minimum of Rs.2,500/-																
		<b>Plate Glass (Optional)</b>																
		Cover excludes ornamental glass and is applicable to only ordinary plate glass fixed in the premises																
		5% of the claim amount subject to minimum of Rs.2,500/-																
		<b>Neon Sign (Signage) (Optional)</b>																
		Excess:5% of claim amount subject to minimum of Rs.1,000/- each and every claim																
		<b>Money Insurance Per Carrying and Cash in Safe including Cash in Counter/Cash in Till upto (Optional)</b>																
		Excess: 5% of claim amount subject to minimum of Rs.2,500/- each and every claim																
		<b>Fidelity Guarantee Insurance (Optional)</b>																
		Cover applicable to permanent employees on the rolls of the insured only																
		<b>Personal Accident Cover for Employees: (Optional)</b>																
		Cover restricted to named persons only.																
		Names of Persons to be insured to be declared																
		Hospitalisation arising out of accidents shall be as per limits given (24 hrs. hospitalisation is a must).																
		Cover limited to Death and PTD only.																
		<b>Hospital Cash Benefit for Employees: (Optional)</b>																
		All the employees of the Insured to be covered on compulsory basis. No selection allowed.																
		Age group covered 18-60																
		Cover on Standard Group Health Terms																
		<b>Group Health Cover for Employees: (Optional)</b>																
		All the employees of the Insured to be covered on compulsory basis. No selection allowed.																
		Age group covered 18-60																
		Cover as per Table above.																
		Cover on Standard Group Health Terms																
		<b>Pedal Cycle Insurance: (Optional)</b>																
		Excess:2% of claim amount subject to minimum of Rs.500/- each and every claim																
		<b>All Risk Cover : (Optional)</b>																
		Equipments upto 5 years would be covered under the policy																
		Complete details to be provided for the same																
		Mysterious loss excluded under the policy																
		Office Projectors, and Laptops for owners, MDs, Promoters, Partners and Directors only can be covered under the Section.																
		Excess - 5% of claim amount upto 5% of claim amount subject to a minimum of Rs.2,500/-																
		Excess - Theft: 10% of claim amount subject to a minimum of Rs.5,000/-																
		*Subject otherwise to terms, conditions and exceptions of mentioned in the respective sections and General terms and conditions																
		<b>Note:</b>																
		<b>NOTES-</b>																
		1. Under Plans 1 to 4, Burglary Risk is to be covered for full Fire Contents sum insured basis, whereas, from Plan 5 onwards, it is to be covered on First Loss Basis at 25% of Fire Contents sum insured.																
		2. Additional Benefits- Like Peak Season Increase (Retail Segment only) and Rent for alternate Accommodation under Section 1 (SFSP), and Replacement of Locks under Section 2 (Burglary & House-breaking) are available from Plans 5 onwards, i.e. for Sum Insured Rs.50.0 lakhs and more.																
		3. Peak Season increase Benefit is available under Retail Segment only.																
		4. Additional Benefits like Medical Payments for third party injury, liability arising out of use of Lifts, Hoists & Elevators, liability arising out of use of Food & Beverages, Valet Parking, Abuse & Harassment Cover are available under Section 3 (Public Liability) are available from Plans 5 onwards, i.e. for Sum Insured Rs.50.0 lakhs and more under all the Segments (Retail/Commercial/Educational Institution), except Hospitality & Leisure Segment where these said benefits are available from all the Plans.																
		5. It is to be noted that Valet Parking Benefit is available under Hospitality & Leisure Segment only.																
		6. It is to be noted that Abuse & Harassment Cover is available under Educational institution Segment only.																