

SME PRE UNDERWRITTEN PRODUCTS					
my:business Insurance Package (Retail establishment/Commercial Establishment/Hospitality & Leisure/Educational Institution Insurance)					
	Description of Cover	HOSPITALITY & LEISURE	EDUCATIONAL INSTITUTIONS	COMMERCIAL INSTITUTIONS	RETAIL
		Hotels, Cafes, Restaurants, Coffee shops	Schools, Colleges, Tutorial/Tuition Centres	Offices/Banks/Diagnostic Clinics/ Hospitals/Showrooms & display centres	Shops dealing with Non hazardous commodities*
ASSETS- IMMOVABLE	Standard Fire and Special Perils (Compulsory)	✓	✓	✓	✓
	Add on Covers:				
	Rent for alternate accommodation	✓	✓	✓	✓
	Peak Season increase				✓
	Terrorism (optional)	✓	✓	✓	✓
	Burglary & Housebreaking (Compulsory)	✓	✓	✓	✓
	Add on Covers:				
	Replacement of locks	✓	✓	✓	✓
	Machinery Breakdown (Optional)	✓	✓	✓	✓
	Electronic Equipment (Optional)	✓	✓	✓	✓
	Plate Glass (Optional)	✓	✓	✓	✓
	Add on Covers:				
	Boarding up or temporary glazing and Installation costs	✓	✓	✓	✓
	Signage (Optional)	✓	✓	✓	✓
Boarding up or temporary glazing	✓	✓	✓	✓	
Replacing alarm, foil, lettering, painting, embossing, silvering or other ornamental work on glass following damage to such Neon Sign	✓	✓	✓	✓	
Installation costs	✓	✓	✓	✓	
Removal of debris	✓	✓	✓	✓	
ASSETS-MOVABLE	Money Insurance Per Carrying and Cash in Safe including Cash in Counter/Cash in Till upto (Optional)	✓	✓	✓	✓
	Add on Covers:	✓	✓	✓	✓
	Assault cover for cash Carrying employees Rs.25,000/- per event subject to maximum of Rs.50,000/- per annum	✓	✓	✓	✓
	Baggage Insurance (Optional)	✓	✓	✓	✓
	Pedal Cycle Insurance (Optional)				✓
	All Risk (Optional)	✓	✓	✓	✓
THIRD PARTY LIABILITY/FINANCIAL LOSS	Fidelity Guarantee Insurance (Optional)	✓	✓	✓	✓
	Public Liability (Compulsory)	✓	✓	✓	✓
	Add on covers:				
	Medical Payments following TP liability per occurrence	✓	✓	✓	✓
	Food and Beverage extension per occurrence	✓	✓	✓	✓
Valet Parking Liability	✓				
Lifts, Hoists, Escalators and Elevators	✓	✓	✓	✓	
Harrasment and Abuse cover for Students		✓			
EMPLOYEE BENEFITS	Personal Accident Cover for Employees/ students & staff in Educational Institutions: (Optional)	✓	✓	✓	✓
	Add on covers:				
	Transportation cost for carriage of dead body per student/ employee	✓	✓	✓	✓
	Ambulance charges /Transportation charges following accidents during school hours		✓		
	Accidental Hospitalisation following accidents	✓	✓	✓	✓
	Group Health Cover: (Optional)	✓	✓	✓	✓
	Sum Insured - Rs.25,000/- (Room Rent Rs.500/- per day for normal room and ICU)		✓		
	Sum Insured - Rs.50,000/- (Room Rent Rs.500/- per day for normal room and ICU)	✓	✓	✓	✓
	Sum Insured - Rs.1,00,000/- (Room Rent Rs.750/- per day for normal room and ICU)	✓	✓	✓	✓
	Hospital Cash Benefit: (Optional)	✓	✓	✓	✓
	Scheme A - Benefit: Rs.250/- per day for a maximum of 30 days per policy period	✓	✓	✓	✓
Scheme B - Benefit: Rs.500/- per day for a maximum of 30 days per policy period	✓	✓	✓	✓	
Scheme C - Benefit: Rs.1000/- per day for a maximum of 30 days per policy period	✓	✓	✓	✓	