

SME Pre-Underwritten Product			
my:business Insurance Package (Retail establishment/Commercial Establishment/Hospitality & Leisure/Educational Institution)			
Schedule of Insurance Covers and Sum Insured			
		Description of Cover	Plan Sum Insured
Group 1 (Compulsory)	Section 1	Standard Fire & Special Perils	
		1A - Contents	
		1B - Building	
	Section 2	Burglary & Housebreaking	
	Section 3	Public Liability (Any One Accident and Any One Year)	
	Total for Group 1	Total Premium for Group 1	
Service Tax@10.3%			
Total Premium (incl S.T.) for Group 1			
Group 2 (optional Sections)	Section 4	Machinery Breakdown	
		Premium (without service tax)	
	Section 5	Electronic Equipment	
		Premium (without service tax)	
	Section 6	Plate Glass	
		Premium (without service tax)	
	Section 7	Signage	
		Premium (without service tax)	
	Section 8	Money Insurance Limit each for Per Carrying/ Cash in Safe/ Cash in Counter/ Cash in Till	
		Premium (without service tax)	
	Section 9	Baggage Insurance	
		Premium (without service tax)	
	Section 10	Fidelity Guarantee Insurance	
		Limit of Indemnity Per person	
		Limit of Indemnity Any one year	
		Premium (without service tax)	
	Section 11	Personal Accident Cover (Limit Per Employee)	
		List of Persons to be covered	As per list attached.
		Premium (without service tax)	
	Section 12	Hospital Cash Benefit	Scheme A - Benefit: Rs.250/- per day for a maximum of 30 days per policy period
		List of Persons to be covered	As per list attached.
		Premium (without service tax)	
	Section 13	Group Health Cover	Sum Insured - Rs.50,000/- (Room rent of Rs.500/- per day for normal room and ICU) Sum Insured - Rs.1,00,000/- (Room rent of Rs.750/- per day for normal room and ICU) Pl. mark tick on the option chosen
		List of Persons to be covered	As per list attached.
		Premium (without service tax)	

	Section 14	Pedal Cycle Insurance (only under Retail Segment)	10,000
		Premium (without service tax)	
	Section 15	All Risk Cover - For sum insured Rs.2.0 cr. and above, i.e. under Plan 10 & onwards	
		Premium (without service tax)	
		Total Premium for Group 2	
		Service Tax@10.3%	
		Total Premium (incl S.T.) for Group 2	-
		Total Premium for Group 1&2	
		Service Tax@10.3%	
		Total Premium (incl S.T.) for Group 1&2	
ADD-ON COVERS AND SUB-LIMITS			
ADD-ON COVERS		Peak Season Increase	As per Plan chosen
		Rent for alternate accommodation up to maximum of	As per Plan chosen
		Burglary & Housebreaking - Replacement of locks following Burglary and Housebreaking	As per Plan chosen
		Public Liability - Medical Payments sub-limits- following TP liability: Limit per Event/per policy period	As per Plan chosen
		Public Liability - Food and Beverage extension per occurrence: Limit per Event/per policy period	As per Plan chosen
		Public Liability - Lifts, Hoists, Escalators and Elevators	As per Plan chosen
		Personal Accident Insurance - Accidental Hospitalization following accidents during working hours: limit per event/per policy period.	As per Plan chosen
		Public Liability - Abuse and Harassment Cover (under Educational Institution Segment only)	As per Plan chosen
		Public Liability - Valet Parking (AOA/AOY) - under Hospitality & Leisure Segment only	As per Plan chosen