

SME Pre Underwritten Product																			
Hospitality & Leisure Insurance - Hotels, Café's, clubs & Restaurants																			
			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
Section 15	All Risk Cover : (Optional)																		
	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 subject to a minimum of Rs.2,500/-																		
Note:	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																		
NOTES-																			
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.																			