

ANNEXURE B

SME Pre-Underwritten Product																				
Commercial Establishment Insurance - Offices/Banks/Diagnostic Clinics/ Hospitals/Showrooms & display centres (where no 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		
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	300	600	900	1,500	1,650	2,475	3,300	4,125	4,950	5,400	6,750	8,100	10,800	13,500	15,750	21,000		
			1B. Building Sum Insured (in Rs.)																	
			SFSP Rate Per thousand	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22		
			Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Section 2	Burglary & Housebreaking	5,00,000	10,00,000	15,00,000	25,00,000	12,50,000	18,75,000	25,00,000	31,25,000	37,50,000	50,00,000	62,50,000	75,00,000	1,00,00,000	1,25,00,000	1,87,50,000	2,50,00,000		
		Premium	250	500	750	1,250	250	375	500	625	750	750	938	1,125	1,500	1,875	2,344	3,125		
		Public Liability (Any One Accident and Any One Year)	2,00,000	2,00,000	2,00,000	2,00,000	10,00,000	10,00,000	10,00,000	10,00,000	10,00,000	15,00,000	15,00,000	15,00,000	15,00,000	15,00,000	50,00,000	50,00,000		
	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	5,000	5,000		
		Total Premium for Group 1	750	1,300	1,850	2,950	2,900	3,850	4,800	5,750	6,700	7,650	9,188	10,725	13,800	16,875	23,094	29,125		
		Service Tax @12.36%	93	161	229	365	358	476	593	711	828	946	1,136	1,368	1,706	2,088	2,854	3,600		
Total Premium (incl S.T.) for Section 1		843	1,461	2,079	3,315	3,258	4,326	5,393	6,461	7,528	8,596	10,323	12,051	15,506	18,961	25,948	32,725			
Group 2 (optional Sections)	Section 4	Machinery Breakdown																		
		MBD Rate Per thousand	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15		
		Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Section 5	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		
		Premium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Section 6	Plate Glass	25,000	25,000	25,000	25,000	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	598	598	598	598	598	1,500	1,500		
		S.Tax	19	19	19	19	37	37	37	37	37	74	74	74	74	74	185	185		
	Section 7	Premium with ST	169	169	169	169	336	336	336	336	336	672	672	672	672	672	1,685	1,685		
		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			
Section 8	Premium with ST	112	112	112	112	225	225	225	225	225	337	337	337	337	337	449	449			
	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	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			
Group 2 (optional Sections)	Section 9	Premium with ST	112	112	112	112	143	143	143	143	143	143	143	143	143	280	280	280		
		Baggage Insurance	5000	5000	5000	5000	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	118	118		
	Section 10	S.Tax	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	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	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	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	997	997	997	997	997	2,493	2,493		
		S.Tax	31	31	31	31	62	62	62	62	62	123	123	123	123	123	306	306		
	Section 12	Premium with ST	280	280	280	280	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		
Premium on named basis per employee		(Rs.108/- per person)	(Rs.108/- per person)	(Rs.108/- per person)	(Rs.108/- per person)	(Rs.108/- per person)	(Rs.108/- per person)	(Rs.108/- per person)	(Rs.108/- per person)	(Rs.108/- per person)	(Rs.108/- per person)	(Rs.108/- per person)	(Rs.108/- per person)	(Rs.108/- per person)	(Rs.108/- per person)	(Rs.108/- per person)	(Rs.108/- per person)			
S.Tax																				
Section 13	Premium with ST																			
	Hospital Cash Benefit for Employees	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							
	Premium on named basis per employee	Premium - Rs.88/- Incl ST																		
	Group Health Benefit for Employees	Sum Insured in 2 brackets - Rs.50,000/- and Rs.1,00,000/-																		
Section 15	Section 13	Premium on named basis per employee	Scheme A:Sum Insured - Rs.50,000/- (Room rent of Rs.500/- per day for normal room and ICU)																	
		Premium	Rs.1650/- Incl ST																	
			Scheme B:Sum Insured - Rs.1,60,000/- (Room rent of Rs.750/- per day for normal room)																	
	Section 15		Rs.2229/- Incl ST																	
		All Risk Cover upto maximum of specified SI											5,00,000	5,00,000	5,00,000	5,00,000	5,00,000	7,50,000	7,50,000	
		Worldwide rate											10	10	10	10	10	10	10	
		Premium											5,000	5,000	5,000	5,000	5,000	7,500	7,500	
		S.Tax															618	618	927	
		Premium with ST											5,618	5,618	5,618	5,618	5,618	8,427	8,427	
		Total Premium for all Sections																		
		Add 12.36% Service Tax																		
	Gross Premium including Service Tax																			
Add on Covers & Limits	ADD-ON COVERS AND SUB-LIMITS																			
	Fire Insurance - Rent for alternate accomodation upto maximum of						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	2,00,000	2,00,000		
	Burglary & Housebreaking - Replacement of locks following Burglary and Housebreaking						5,000	5,000	5,000	5,000	5,000	7,500	7,500	7,500	7,500	7,500	10,000	10,000		
	Public Liability - Medical Payments sub-limits- following TP liability: Limit per Event/per policy period						10,000	10,000	10,000	10,000	10,000	25,000	25,000	25,000	25,000	25,000	50,000	50,000		
	Public Liability - Food and Beverage extension per occurrence: Limit per Event/per policy period						Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured		
	Public Liability - Lifts, Hoists, Escalators and Elevators						Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured	Public Liability Sum Insured		
Add on Covers & Limits	Personal Accident Insurance - Accidental Hospitalisation following accidents during working hours: limit per event/per policy period	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000		
	Multiple Optional Sections Discounts																			

[illegible]

SME Pre-Underwritten Product																			
Commercial Establishment Insurance - Offices/Banks/Diagnostic Clinics/ Hospitals/Showrooms & display centres (where no 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
Section 2		Burglary & Housebreaking (Compulsory)																	
		Burglary: Cover on First loss Basis at 25% from plan 5 and covered for 100% upto Plan 4																	
		Subject to First Loss condition of Partial Average																	
		Minimum security requirements: Premises being protected by common night watchman and rolling shutters and/or grills for doors and windows.																	
Section 3		Excess:																	
		5% of the claim amount subject to minimum of Rs.5,000/- for Burglary claims																	
		Public Liability (Compulsory)																	
		Cover limited to Premises risk only.																	
Section 4		excess: 5% of claim amount subject to minimum of Rs 5,000/- each and every claim																	
		Machinery Breakdown (Optional)																	
		Sum Insured should reflect Present Day New Reinstatement Value basis																	
		Machinery of 7 years or less only can be declared and covered under Machinery Breakdown Section.																	
		List of machinery with Make, Model & identification details is to be provided.																	
		Coverage for DG sets is subject to DG set endorsement.																	
		DG Sets of Capacities maximum upto 15 KVA only are to be covered.																	
		Excess: For less than 5 years old machinery - 1% of sum insured subject to minimum Rs 2,500/- for each and every loss. For 5 - 7 years old machinery - 2% of sum insured subject to minimum Rs 5,000/- for each and every loss.																	
Section 5		Electronic Equipment (Optional)																	
		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																	
		Cover excludes Laptops, Mobiles,Blackberries, Ipad, ipods, Notebooks, Camera, GPS devices and the like.																	
		Cover excludes all types of medical equipments.																	
		Excess:																	
		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 amount 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/-																	
Section 6		Plate Glass (Optional)																	
		Cover excludes ornamental glass and is applicable to only ordinary plate glass fixed in the premises																	
Section 7		5% of the claim amount subject to minimum of Rs.2,500/-																	
		Neon Sign (Signage) (Optional)																	
Section 8		Excess:5% of claim amount subject to minimum of Rs.1,000/- each and every claim																	
		Money Insurance Per Carrying and Cash in Safe including Cash in Counter/Cash in Till upto (Optional)																	
Section 10		Excess: 5% of claim amount subject to minimum of Rs 2,500/- each and every claim																	
		Fidelity Guarantee Insurance (Optional)																	
Section 11		Cover applicable to permanent employees on the rolls of the insured only.																	
		Personal Accident Cover for Employees: (Optional)																	
		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.																	
Section 12		Hospital Cash Benefit for Employees: (Optional)																	
		All the employees of the Insured to be covered on compulsory basis. No selection allowed.																	
		Age group coveredd 18-60																	
		Cover on Standard Group Health Terms																	
Section 13		Group Health Cover for Employees: (Optional)																	
		All the employees of the Insured to be covered on compulsory basis. No selection allowed.																	
		Age group coveredd 18-60																	
Section 14		Coverage as per Table above.																	
		Cover on Standard Group Health Terms																	
		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																	
Note:		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/-																	
		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 (SFPD), 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.																			