

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	<b>Standard Fire and Special Perils (Compulsory)</b>	✓	✓	✓	✓
	<b>Add on Covers:</b>				
	Rent for alternate accommodation	✓	✓	✓	✓
	Peak Season increase				✓
	Terrorism (optional)	✓	✓	✓	✓
	<b>Burglary &amp; Housebreaking (Compulsory)</b>	✓	✓	✓	✓
	<b>Add on Covers:</b>				
	Replacement of locks	✓	✓	✓	✓
	<b>Machinery Breakdown (Optional)</b>	✓	✓	✓	✓
	<b>Electronic Equipment (Optional)</b>	✓	✓	✓	✓
	<b>Plate Glass (Optional)</b>	✓	✓	✓	✓
	<b>Add on Covers:</b>				
	Boarding up or temporary glazing and Installation costs	✓	✓	✓	✓
	<b>Signage (Optional)</b>	✓	✓	✓	✓
	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					
	<b>Money Insurance Per Carrying and Cash in Safe including Cash in Counter/Cash in Till upto (Optional)</b>	✓	✓	✓	✓
	<b>Add on Covers:</b>	✓	✓	✓	✓
	Assault cover for cash Carrying employees Rs.25,000/- per event subject to maximum of Rs.50,000/- per annum	✓	✓	✓	✓
	<b>Baggage Insurance (Optional)</b>	✓	✓	✓	✓
	<b>Pedal Cycle Insurance (Optional)</b>				✓
	<b>All Risk (Optional)</b>	✓	✓	✓	✓
THIRD PARTY LIABILITY/FINANCIAL LOSS					
	<b>Fidelity Guarantee Insurance (Optional)</b>	✓	✓	✓	✓
	<b>Public Liability (Compulsory)</b>	✓	✓	✓	✓
	<b>Add on covers:</b>				
	Medical Payments following TP liability per occurrence	✓	✓	✓	✓
	Food and Beverage extension per occurrence	✓	✓	✓	✓
	Valet Parking Liability	✓			
EMPLOYEE BENEFITS	<b>Lifts, Hoists, Escalators and Elevators</b>	✓	✓	✓	✓
	<b>Harrassment and Abuse cover for Students</b>		✓		
	<b>Personal Accident Cover for Employees/ students &amp; staff in Educational Institutions: (Optional)</b>	✓	✓	✓	✓
	<b>Add on covers:</b>				
	Transportation cost for carriage of dead body per student/ employee	✓	✓	✓	✓
	Ambulance charges /Transportation charges following accidents during school hours		✓		
	<b>Accidental Hospitalisation following accidents</b>	✓	✓	✓	✓
	<b>Group Health Cover: (Optional)</b>	✓	✓	✓	✓
	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)	✓	✓	✓	✓
	<b>Hospital Cash Benefit: (Optional)</b>	✓	✓	✓	✓
	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	✓	✓	✓	✓