



**IndusInd**  
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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**IndusInd  
Shopkeepers  
Package Insurance  
Policy**

**Time To Shop A Cover  
For Your Shop!**



It's your livelihood, your place of business and your venture to growth and prosperity – it's your shop. The happiness on your face when you first opened the shutters of your shop to welcome customers and the grim when you saw flood waters enter inside, we understand both these feelings. That is why we, at IndusInd General Insurance bring to you an insurance protection that offers you the convenience of technology for faster assistance during troubled times, along with a whole lot of Heart that knows the care your place of prosperity needs.

## **IndusInd Shopkeepers Package Insurance Policy – where advanced solutions meet genuine trust.**



### **5 Reasons Over-The-Counter**

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#### **Complete And Comprehensive**

When we say we understand your needs, we truly do. Your shop, whether small or medium-sized can get protection against many risks like fire & allied perils like explosion, riots, flood, earthquake etc. that a shop is exposed to, and you get peace of mind by ensuring smooth running of business. IndusInd Shopkeepers Package Insurance Policy is a comprehensive policy designed for shop owners like you to provide cover against loss or damage to both, the structure of shop as well as its contents & other incidental business activities.



#### **Flex As Much You Can**

Every shop, every location has its own set of risks, while we can't mitigate what's unprecedented, we can surely offer you the flexibility to cover it as per your need. So, you can customize the plan for your shop by selecting appropriate covers based on your requirement, affordability & choice.



## **Your Money Is Our Responsibility**

Your shop has daily transactions mostly in cash and you keep a lot of it in the safe and till or even visit bank frequently to drop it in. But it's always at risk at all times, that is why, we cover the money collected in the conduct of business while in transit from shop premises to bank & vice-versa lost due to robbery, theft or the money kept in safe & till.



## **When Coffee Can Be Instant Why Don't We Have**

We issue policy just as instantly as you take to greet your customers. Just one proposal form and no hassle of providing proof of ownership is required at the inception. So go ahead and shop it.



## **Thinking About The Premium**

Let us tell you, it's totally affordable, IndusInd Shopkeepers Package Insurance Policy provides comprehensive coverage at affordable premium and we also provide additional discounts if a wider coverage is opted under the policy.

# **The Cover Is What Matters**

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Coverage under this policy is spread across 11 optional sections, and as we said it enables you to choose from them and customise your policy



## **Section 1**

### **A - Fire And Allied Perils For Building**

### **B - Fire And Allied Perils For Contents**

The physical structure of your shop (under section 1A) and the contents therein (under section 1B) can be covered against fire and allied perils. These comprise:

- Fire
- Lightning
- Explosion/Implosion
- Aircraft damage
- Riot, strike, and malicious damage
- Storm, cyclone, typhoon, tempest, hurricane, tornado, flood, and inundation
- Impact damage
- Subsidence and landslide including rockslide
- Bursting and/or overflowing of water tanks, apparatus, and pipes
- Missile testing operations
- Leakage from automatic sprinkler installations
- Bush fire
- Earthquake (fire and shock)
- Terrorism cover (optional).



## **Section 2** **Burglary And Housebreaking**

Covers the contents of your shop against burglary and housebreaking. It also covers loss or damage to the shop or the safe resulting from burglary and housebreaking or an attempt thereof.



## **Section 3** **Mechanical And Electrical Appliances**

Covers all electrical and mechanical appliances such as gadgets, apparatus and other installations, while they are contained or fixed in your shop against sudden, unforeseen accidental physical damage, caused solely due to electrical or mechanical breakdown.



## **Section 4** **Electronic Appliances**

Compensates for loss or damage to electronic appliances against damage or breakdown. These appliances include apparatus, gadgets, and computers. They also include data, data carrying material and software programs. Terrorism can also be included as an optional cover.



## **Section 5** **Money Insurance**

Covers loss of money concerning your business, due to accident or misfortune:

- When in transit
- While in safe in your shop
- While at till in your shop



## **Section 6** **Baggage**

Compensates for loss or damage of baggage due to accident or misfortune. Cover comprises goods as well as personal belongings of the proprietor, partner, principal officer, or any other permanent employee while undertaking travel for official purposes.



## **Section 7** **Fixed Plate Glass And Sanitary Fittings**

This covers loss or damage due to accidental breakage of:

- Fixed plate glass and sanitary fittings contained in the shop
- Frames or framework
- Lettering due to breakage of glass



### **Section 8** **Neon Sign/Glow Sign/Hoarding**

Provides coverage to publicity tools such as neon/glow signs and hoardings against risks such as fire, lightning, explosion, entire theft, malicious damage, etc.



### **Section 9** **Personal Accident**

Covers death or disablement of the insured due to accidents. The coverage can be extended for owner and their partner, director, or an employee of proposer/owner. Further, an extension to cover medical expenses incurred as a result of an accident can also be opted for, on payment of an additional premium.



### **Section 10** **Infidelity/Dishonesty Of Employees**

Compensates for any direct pecuniary loss caused by the dishonest acts/infidelity of employees, who are in permanent employment of your business.



### **Section 11** **Legal Liability** **A- Towards Employees**

Covers legal liability towards your employees under Fatal Accidents Act, 1855 / Employees' Compensation Act, 1923 any amendments thereto and in Common Law, to pay compensation due to accidental death in injury arising out of and in the course of employment in your business.

### **B- Legal Liability Towards Third Parties**

Provides compensation for legal liability to be paid to third parties, including claimant's costs, fees and expenses incurred anywhere in India, in accordance with Indian Law.



## Policy Covers Everything But This<sup>^</sup>

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Transparency is a way of life for us. To ensure that you do not face any unpleasant surprises when you make a claim, we would like you to know some of the major exclusions under the policy.

- Loss or damage due to war and nuclear perils
- Damage to property due to pollution and contamination
- Loss or damage due to wear and tear, gradual deterioration or slowly developing flaws
- Consequential loss of any kind
- Willful act or gross negligence on the part of the insured, resulting in loss or damage
- Damage to property if it is moved to any other location other than that stated in the policy schedule
- Loss or damage due to burglary and housebreaking when a family member is involved in the same
- Faults in electrical appliances existing at the time of commencement of the policy or manufacturer's defects
- Shortage of money due to errors and omissions
- Loss of or damage caused by or due to action of any lawfully constituted authority or government body
- Loss or damage for which the manufacturer or supplier or repairer or transporter or any other third party is responsible either in law or under a contract

<sup>^</sup>This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website [www.indusindinsurance.com](http://www.indusindinsurance.com)

## Easy Steps To Claim

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Intimate the loss details on Call 022-4890 3009 (Paid) and obtain the claim number



Co-operate with surveyor appointed for survey of loss



Submit completed claim form and all required documents to the surveyor



Surveyor completes report & submits to us






We at IGI adjudicate the case as admissible/not admissible as per policy terms, or seek additional details



If claim is not admissible a communication with reason is shared. If claim is admissible payment is made through NEFT



## To make a smart choice, get in touch with us right away!

 <b>Website</b>	indusindinsurance.com
 <b>Call</b>	022-4890 3009 (Paid)
 <b>WhatsApp</b>	74004 22200

## Contact our Insurance Advisor

Go digital with us



*Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.*

*No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.*

*For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.indusindinsurance.com](http://www.indusindinsurance.com) and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax Laws are subject to changes as per the amendments from time to time. ~This is a campaign tagline which indicates the additional add on options available for the customer to choose from apart from the standard cover provided in policy plan.*

*IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. IndusInd Shopkeepers Package Insurance Policy UIN: IRDAN103RP0025V02200708. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300.*

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