

India/World (depending on the coverage opted) for the purpose of the business.

Main Exclusions

We will not be liable for:

1. Deductible as stated in the Policy Documents.
2. Loss or damage caused by any process of cleaning, dyeing, repairing or restoring to which the baggage is subjected.
3. Loss or destruction of or damage to baggage of a consumable nature.
4. Other exclusions as per Policy Wordings.

14. Pedal Cycle Cover

We will indemnify you in respect of loss of or damage to the pedal cycles belonging to you and caused by:

1. Fire, lightning or external explosion
2. Burglary and/or housebreaking
3. Riot, strike or malicious act and terrorist activities
4. Accidental external means
5. Earthquake, flood, cyclone, storm, tempest and other similar convulsions of nature or atmospheric disturbances

Main Exclusions

We will not be liable for:

1. Deductible as stated in the Policy Documents.
2. Damage caused by overloading or strain or mechanical breakdown.
3. Loss of damage occurring whilst being used for racing or pace making or speed tests.
4. Other exclusions as per Policy Wordings.

15. Business Interruption Cover

This Section covers losses arising out of interruption of your business as a direct result of operation of the perils covered under Section 1 of this Policy and subject to admissibility of claim under Section 1 of this Policy.

Premium Amount

The premium amount depends on a number of parameters such as coverage and sum insured requirements; number of members to be covered; nature of work of the staff members; type of equipments to be covered etc.

To get an exact estimate regarding the premium amount for your policy, kindly fill in the proposal form and based on the information furnished, we will provide you with the premium figures.

Claims Process

1. Call Our Toll Free No. 1-800-2095858
2. Submit completely filled Claim Form at the nearest Bajaj Allianz General Insurance Office

Disclaimer:

The above mentioned information is only indicative in nature. For details of the coverage and exclusions, please refer to the policy wordings

Bajaj Allianz General Insurance Co. Ltd.
G.E. Plaza, Airport Road,
Yerawada,
Pune - 411 006.
Tel.: +91 020 6602 6666
Fax: +91 020 6602 6691
Toll Free No.: 1 800 209 5858
www.bajajallianz.com

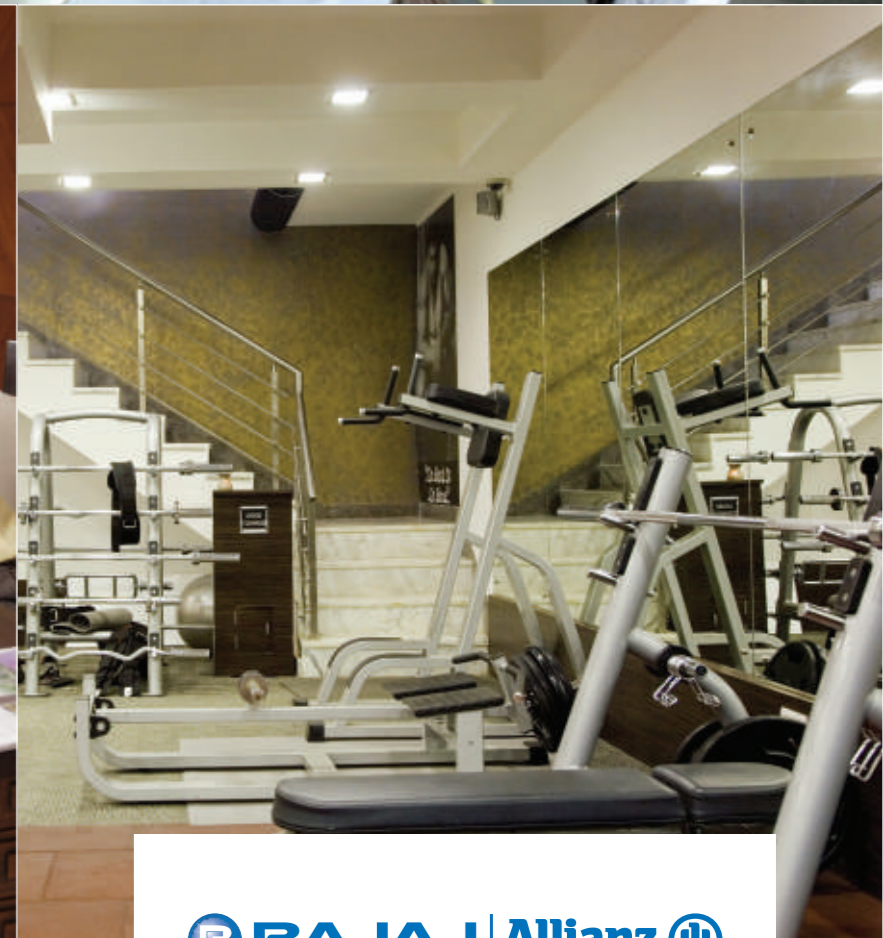
Insurance is the subject matter of the solicitation



Bajaj Allianz General Insurance Co. Ltd.

Commercial Package Policy

Comprehensive insurance protection for your business!



Commercial Package Policy

Bajaj Allianz

Bajaj Allianz General Insurance Co. Ltd. is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of the 119 year old Allianz SE, and indepth market knowledge and goodwill of “Bajaj brand” in India. Competitive pricing and quick honest response have earned the company the customer’s trust and market leadership in a very short time.

Introduction

Bajaj Allianz has designed Commercial Package Policy to cater to the insurance requirements of industrial and non-industrial commercial enterprises. The USP of Commercial Package Policy is that under a single policy a number of contingencies have been covered which are otherwise covered under separate policies. With Bajaj Allianz’s Commercial Package Policy, you can have a comprehensive insurance protection for your business!

Coverage Details

1. Standard Fire and Special Perils Cover

This Section safeguards your Insured Premise and its contents from losses that could arise due to the following reasons:

Fire; Lightning; Explosion/ Implosion; Aircraft Damage; Riots, Strike and Malicious Damage; Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood & 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.

Main Exclusions

We will not be liable for:

1. Deductible as stated in the Policy Documents.
2. Expenses necessarily incurred on:
 - a. Architects, Surveyors and Consulting Engineer’s Fees and
 - b. Debris Removalby you following a loss, destruction or damage to the property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.

3. Any loss or damage occasioned by or through or in consequence directly or indirectly by earthquake, volcanic eruption or other convulsions of nature.
4. Other exclusions as per Policy Wordings.

2. Burglary and Robbery Cover

We will indemnify you in respect of:

1. the loss of or damage to contents or any part thereof whilst contained in the Insured Premise caused by actual or attempted burglary and/or robbery during the Policy Period, and
2. damage to the Insured Premise (including the reasonable costs incurred by you for changing damaged locks at the entry and/or exit points to the Insured Premise and at internal entry and/or exit points) caused by actual or attempted burglary during the Policy Period.

Main Exclusions

We will not be liable for:

1. Deductible as stated in the Policy Documents.
2. Loss of or damage to money, securities for money, stamps, bullion, deeds, bonds, bills of exchange, promissory notes, stock and share certificates, business bodies, manuscripts, documents of any kind, unset precious stones and jewellery and valuables.
3. Any claim in which you, any employee or any other person lawfully on or about the Insured Premise is or is alleged to be in any way concerned or implicated.
4. Other exclusions as per Policy Wordings.

3. Money Insurance Cover

We will indemnify you in respect of loss of money in transit, whilst carried by you or your employee(s), and occasioned by theft, robbery or any other fortuitous cause.

The coverage provided hereunder includes the loss of money (where specifically covered) and caused by:

1. actual or attempted burglary during the Policy Period but only if the money is contained in a safe or strong room whilst the Insured Premise is unoccupied, and
2. robbery during the Policy Period from the cashier’s till and/or counter in the Insured Premise during business hours

Main Exclusions

We will not be liable for:

1. Loss or damage from any unattended vehicle.
2. Loss of money from any safe or strong room following the use of a key to gain access thereto, or any duplicate thereof belonging to you and/or combination and/or code to gain access, unless this has been obtained by robbery.
3. Loss or damage arising out of the money being entrusted to any person other than you or your employees.
4. Other exclusions as per Policy Wordings.

4. Plate Glass Cover

We will indemnify you in respect of:

1. Any accidental loss of or damage caused to plate glass at the Insured Premise occurring during the Policy Period, and
2. the reasonable cost of repairing and reinstating frames and framework necessitated by such loss or damage to plate glass, but subject to a maximum payment of Rs. 5,000/- for each and every claim.

Main Exclusions

We will not be liable for:

1. Deductible as stated in the Policy Documents.
2. Cracked, scratched, or imperfect plate glass.
3. Loss or damage arising out of any alteration, removal or repair to the plate glass.
4. Other exclusions as per Policy Wordings.

5. Machinery Breakdown Cover

We will indemnify you in respect of any unforeseen and sudden physical loss or damage to the insured property from any cause, other than those specifically excluded.

Main Exclusions

We will not be liable for:

1. Deductible as stated in the Policy Documents.
2. Loss, damage and/or liability due to faults or defects existing at the time of commencement of this insurance and known to you or your representatives, whether such faults or defects were known to us or not.
3. Loss, damage and/or liability caused by or arising out of your/your representatives’ willful act or willful neglect or gross negligence.
4. Other exclusions as per Policy Wordings.

6. Neon Sign Cover

We will indemnify you in respect of reasonable repair or replacement costs incurred by you in respect of an accidental loss or damage to the neon sign or glow sign fixed at the Insured Premise and caused by any unforeseen and sudden physical loss (except a cause which is excluded)

Main Exclusions

We will not be liable for:

1. Deductible as stated in the Policy Documents.
2. Loss or damage for which the manufacturer or supplier is responsible.
3. Loss or damage due to or consequent upon wear and tear, gradual deterioration, atmospheric or climatic conditions, rust, corrosion, moth, vermin or insect.
4. Other exclusions as per Policy Wordings.

7. Electronic Equipments Insurance Cover

We will indemnify you in respect of any unforeseen and sudden physical loss or damage to electronic equipments from any cause, other than those specifically excluded.

Damage caused to external data media and additional costs which you shall incur to ensure continued data processing on substitute equipment, if such costs arise, as an unavoidable consequence of an indemnifiable loss or damage, can also be covered under this Section.

Main Exclusions

We will not be liable for:

1. Deductible as stated in the Policy Documents.
2. Loss or damage as a direct consequence of the continual influence of operation or of gradual deterioration due to atmospheric conditions.
3. Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the insured items.
4. Other exclusions as per Policy Wordings.

8. Fidelity Guarantee Cover

We will provide an indemnity in respect of direct pecuniary loss sustained by you in consequence of any deliberate fraudulent or dishonest act of an employee, and first committed during the Period of Insurance, provided that:

1. such loss is committed during the course of the business, and
2. such loss is committed by the employee with the primary intention to obtain personal financial gain, and

3. such loss is first discovered during the Policy Period, and
4. our liability to indemnify is subject to the deductible the employee sum insured and the limit of indemnity

Main Exclusions

We will not be liable for:

1. Any legal liability of any kind.
2. Instances where the duties or terms of service of employees differ from those described in the proposal.
3. Any expenses incurred by you in establishing the existence of or quantification of any fact or matter or loss giving rise to a claim under this Policy.
4. Other exclusions as per Policy Wordings.

9. Group Personal Accident Cover

This Section provides coverage for the Insured Persons against bodily injuries or death caused due to accidents. Depending on the specific requirements, you can opt for a Basic Cover/ Wider Cover/ Comprehensive Cover under this Section.

Main Exclusions

We will not be liable for:

1. Accidental bodily injury that the Insured Persons meet with through suicide, attempted suicide or self inflicted injury or illness.
2. Accidental bodily injury that the Insured Persons meet through deliberate or intentional, unlawful or criminal act, error or omission.
3. Venereal or sexually transmitted diseases.
4. Other exclusions as per Policy Wordings.

10. Public Liability Cover

We will indemnify you against your legal liability (including defence costs) to pay damages for third party civil claims arising out of bodily injury or property damage caused in the course of the business by an accident in the Insured Premise and occurring during the Policy Period.

Main Exclusions

We will not be liable for:

1. Deductible as stated in the Policy Documents.
2. Any accident arising out of the deliberate, willful or intentional non-compliance with any statutory provision.
3. Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including mental injury, anguish or shock resulting therefrom.
4. Other exclusions as per Policy Wordings.

11. Workmen’s Compensation Cover

If at any time, during the Period of Insurance, any employee in your immediate service shall sustain personal injury by accident or disease arising out of and in the course of his employment by you in the business and if you shall be liable to pay compensation for such injury either under the Fatal Accidents Act, 1855 and/or Workmen’s Compensation Act, 1923 or any amendment thereto and/or Common Law, then we will indemnify you against all sums for which you shall be so liable and will in addition be responsible for all costs and expenses incurred with our consent in defending any claim for such compensation.

Main Exclusions

We will not be liable for:

1. Any injury by accident or disease directly attributable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution or military or usurped power.
2. Your liability which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
3. Any sum which you would have been entitled to recover from any party but for an agreement between you and such party.
4. Other exclusions as per Policy Wordings.

12. Portable Equipments Insurance Cover

We will indemnify you against the repair or replacement costs incurred by you in respect of an accidental loss of or damage to your portable equipments caused by any unforeseen and sudden physical loss (except a cause which is excluded) during the course of your business.

Main Exclusions

We will not be liable for:

1. Deductible as stated in the Policy Documents.
2. Manufacturing defects for which the manufacturer is responsible.
3. Mysterious disappearance.
4. Other exclusions as per Policy Wordings.

13. Baggage Insurance Cover

We will indemnify you/your employees in respect of an accidental loss or damage caused to personal baggage accompanying you/your employees and for which you/your employees are responsible whilst traveling anywhere in