

The hospital cash policy is a comprehensive insurance policy with cash benefits which are payable according to the selected scheme if the insured is hospitalized due to sickness or accident. It provides cash benefits for each and every completed day of hospitalization.

Who are we ?

Bajaj Allianz General Insurance Company Limited.

Bajaj Auto India's leading two wheeler manufacturer and Allianz AG worlds largest General Insurance company have come together to form Bajaj Allianz General Insurance Company Limited. The Bajaj Group brings with it a very strong corporate philosophy and work ethics. A household name today Bajaj has an extensive understanding of the local market; with an expansive distribution network catering to a huge retail pool in the two wheeler & consumer goods section.

Allianz brings the insurance skills as the largest General Insurance company in the world and an understanding of the insurance needs of over 60 million customers across the world. With over 110 years of experience Allianz AG services majority of the Fortune 500 companies.

12. Premium Rating :

Premium indicated below are for Rs. 1000.

Section	Description	Premium Rate (%o - Rs 1000)	Remarks
1	Fire & allied perils - Building and contents	As per fire tariff (Fire + Earthquake)	As per fire Tariff.
	Terrorism Cover Extension	0.30	Excess of 0.5% of T.S.I. subject to minimum of Rs. 25,000/-
2	Burglary & Housebreaking - Contents	1.00	
3	Money Insurance	1.50	The rate to be applied on Single carrying limit
4	Plate Glass	10.00	

Section	Description	Premium Rate (%o - Rs 1000)	Remarks
5	Breakdown of appliances	15.00	
6	Baggage	10.00	100% loading for worldwide cover
7	Electronic Eqpts	10.00	
	Terrorism Cover Extension	0.30	Excess of 0.5% of TSI subject to minimum of Rs. 100,000/-
8	Fidelity Guarantee	10.00	
9	Personal Accident	As per respective rating schedule for PA	
10A	Public Liability	5.00	
10B	WC	As per WC tariff	
11	Hospital Cash	As per respective rating schedule for hospital cash	

13. DISCOUNTS

Following discount can be given in the premium for opting more Sections :

Sectional Discounts : More than 4 sections : 10%
 More than 6 sections : 15%
 More than 9 sections : 20%

Discounts are applicable on all sections other than Fire, Electronic Equipment and WC

Renewal Discount : 5% of each claim free year upto maximum of 20%.

The above are only indicative in nature. For detailed coverage and exclusions, please contact our nearest office.

For more information call (91-20) 5602 6666

Monday to Fridays : 9.00 a.m. to 6.00 p.m.
 Saturdays : 9.00 a.m. to 1.00 p.m.

For any further queries feel free to contact any of our Offices listed below :

- **Pune Regional Office**
Phone : 020-26400100
- **Mumbai Regional Office**
Phone : 022-56628666
- **Chennai Regional Office**
Phone : 044-28311115-8, 28311822-24
- **Delhi Regional Office**
Phone : 011-55308800 to 9
- **Baroda Regional Office**
Phone : 0265-2310320, 2310440
- **Bangalore Regional Office**
Phone : 080-22075156-57-58
- **Hyderabad Regional Office**
Phone : 040-55680002-3, 55686888
- **Kolkata Regional Office**
Phone : 033-22817850-3, 22817404
- **Ahmedabad Regional Office**
Phone : 079-26408006, 26407096

Or

- **Toll Free Number**
1-600-225858
E-mail : callcentre@bajajallianz.co.in



Bajaj Allianz General Insurance Company Limited
 GE Plaza, Airport Road, Yerwada, Pune - 411 006

visit our web site : www.bajajallianz.com
 Tel. : (91 - 20) 5602 6666
 Fax : (91 - 20) 5602 6667

Insurance is the subject matter of solicitation

BI AZ (10th MARCH, 2005)



Bajaj Allianz General Insurance Co. Ltd.

Office Package

Introduction :

There are huge investments made when it comes to a business. Investments are made for office premises, equipments, human resource and other infrastructural facilities. You could face heavy losses if your business premises are burgled or your machinery breakdown. Fire can be devastating. Whom do you turn to in such trying times? Bajaj Allianz offers the Office Package Insurance Policy, which will share your financial burden in difficult times.

The policy offers the following cover :

- Fire & allied perils :** It takes a fraction of a second for a fire to reduce everything you own to ashes, and ages for you to rebuild. This policy safeguards you against the losses that can arise due to a fire or risks that are stated below :
 - 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 Rock slide
 - Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
 - Missile Testing operations
 - Leakage from Automatic Sprinkler Installations
 - Bush Fire
 - Earthquake (Fire & Shock)

Exculsion :

- We do not cover Kutcha constructions.
- Any losses or damage arising due to Terrorist Activities.

Money and valuables are covered if specifically mentioned

You can avail of the Tenants Legal Liability under this section on the payment of additional premium and secure yourself against any legal liability to your landlord arising out of damage caused to the premises that you occupy as a tenant.

Note : Terrorism cover extension can be opted for extra premium.

- Burglary & Robbery :** Burglary and robberies are too common for us to ignore. A burglary not only takes away your prized possessions but also leaves you with a sense of insecurity. The Burglary and Robbery policy from Bajaj Allianz provides you that peace of mind you seek. This policy covers you
 - For the loss of or damage to the contents in the insured premises including money, but excluding valuables, (unless

specifically insured) against the risks of burglary including theft.

- The Cover is also extended to indemnify you for :
 - damage caused to insured premises as well as costs for changing locks at the insured premises resulting from burglary and / or robbery including theft or any attempt thereat indemnity limited to 10 % of the total sum insured
 - loss of money, by actual or attempted burglary, if it is kept in a safe or strong room when your premises are unoccupied. This section also covers loss of money from the cashiers till and / or counter, caused by robbery in your premises.

- Money :** Money in transit has always been a cause of anxiety. Whether it is you or your authorised employee carrying it to its safe destination, when it comes to money nobody wants to take any risks. We have a policy that will safeguard your interests.

This Section will compensate you in respect of money carried by you or your authorised employee(s), is lost because of theft, robbery or waylaying or any other fortuitous event.

- The transit for the purpose of this Policy commences with the taking over by you of the money for the purpose of transit and ends as soon as the money reaches the place of delivery.

- Plate Glass :** Fragile items like plate glass require painstaking maintenance and care. However accidents are often unavoidable leading to unwarranted damages and losses. This policy from Bajaj Allianz will cover you for the following to reduce this unforeseen expense as well.

This cover indemnifies you for the damage to plate glass located in your premises due to accidental breakage during the Policy Period. We either :

- pay for or replace or repair of such glass
- pay for the cost of any temporary boarding up necessitated by such breakage

We also pay for the damaged frames and frameworks but only as a consequence of an insured damage payable under the policy. The compensation for this extension is the actual expenses subject to a maximum of Rs. 5000/-

- Breakdown of Office Equipment :** Breakdown of any business appliances or equipments can hinder in the running of your day to day work. You could incur heavy repair or replacement charges. This section covers you:

- Office equipment such as photocopying machine, deep freezers etc against unforeseen and sudden physical loss

caused by or solely due to mechanical or electrical breakdown.

The section carries an excess of 1% of the sum insured subject to a minimum of Rs 250/- for each and every loss.

- Baggage Insurance :** The current lifestyle for most of us includes a lot of travelling and touring. There is always a strong possibility of your baggage getting lost or being tampered with during your travel. You often worry about your baggage. With a policy from Bajaj Allianz you can rest assured.

The Company pays you in respect of loss to accompanied baggage of you and/ or your employees while on official tour. The coverage is anywhere in India. This can be extended worldwide.

- Electronic Equipment :** Technology has improved our efficiency. Be it the fax machine, or the computer we cannot function effectively without them anymore. Doesn't your work come to a stand still if they suddenly breakdown? We at Bajaj Allianz also cover this for you:

The Company will indemnify you in respect of any unforeseen and sudden physical loss or damage to electronic equipment such as fax machine. Computers etc. from any loss other than those specifically excluded.

- The coverage is subject to an excess as follows:
 - 5 % of the claim amount subject to minimum of Rs 2500/- for claim involving computers
 - 1 % of the claim amount subject to a minimum of Rs 1000/- for other equipment
- Accidental damage to External data media, software and cost for reproduction of lost data and information can also be covered
- It also provides cover for Accidental loss or Damage to Portable Computers, and replacement or repair costs

Exclusion : Any loss or damage to equipments arising on account of terrorist activities is not covered.

Note : The Terrorism Extension Cover for electronic equipments can be opted, for extra premium.

- Personal Accident :** Accidents are sudden and unforeseen. They can happen to you or your employees at the workplace resulting in large financial implications. Our policy makes provisions to protect you from the losses occurring from such incidents.

- This Section covers you in the case of accidents suffered by you
- Accidents suffered by named partner/directors, members of managerial staff or employees, aged between 16 and 65 years and permanently working with you.
- In case of an accidental death an additional amount of 2%

of the sum insured, but not exceeding Rs. 5,000/- will be paid for the transport of the mortal remains.

- Should the accident result in the total and irrecoverable, you will be entitled to 125% of the sum insured in the event of:

- loss of sight on both eyes,
 - physical separation of or loss of ability to use both hands or both feet,
 - physical separation of or loss of ability to use one hand and one foot,
 - Loss of sight of one eye and physical separation of or loss of ability to use either one hand or one foot.
- Option is available to take additional covers like Permanent Partial Disability, Temporary Disability Benefits and

- Fidelity Guarantee :** Employees are our greatest assets. Yet we have to be prepared for those instances where we become victims of fraudulent and dishonest employees. Our policy covers you for those unusual events

This Section covers you against any direct pecuniary loss caused by act of fraud or dishonesty committed by any salaried person employed by you in the insured premises.

- Public Liability & WC :** Sometimes inadvertently our actions can result in bodily injury or property damage to third party. In such instances coping with the liability can result in a large financial burden. This policy will support you in course of such events

- This Section will compensate you, for with claims arising out of third party bodily injury or property damage occurring in your premises.
- The Company will pay a compensation to your employee named in the Schedule engaged in the Insured premises under the Workman's Compensation Act, 1923 or any amendment thereto or Common Law in respect of death of or bodily injury to such employee arising out of and in the course of employment.

- Hospital Cash Daily Allowance :** Today when every thing is uncertain nobody can be sure what will happen when. A small ailment can turn into a major one.

And what happens when the earning member of your family is hospitalized? The family goes through the trauma of a loved one being hospitalized as well as the increasing financial burden. But with a policy from Bajaj Allianz you and your family can rest assured !