

**Premium Rating:**

Premium rates given below Rs. per 1,000 /-			
Section	Description	Premium Rate (% 0 - Rs.1,000)	Remarks
1	Fire & allied perils Building and contents	i) For SI upto Rs. 2 cr. Fire: 2.25 % EQ : 0.1 %	Excess : a) The first 5% of each and every claim subject to a min. of Rs.10,000/- & max. of Rs.25,000/-in respect of each and every loss arising out of Act of God perils (Lighting, Storm,Flood, Tempest, Inundation and the like, subsidence, landslide, rockslide. Earthquake) b) The first Rs. 10,000/-for each and every loss arising out of other perils in respect of which the insured is indemnified under this section.
	Terrorism Cover Extension	0.2	Excess: 0.5% of the claim amount subject to minimum of Rs. 25000/-
2	Burglary & House breaking Contents	2.25	First loss cover, if opted cover for 40% of total value of contents Premium rate : 1.50 on total value
3	Money Insurance	1.50	The rate to be applied on any one transit limit
4	Plate Glass	10	
5	Neon / Glow sign	10	
6	Breakdown of appliances	Window/split AC:25 Generator set : 16 Other equip : 15 All : 25	
		10	
7	Electronic Equipments	10	
	Terrorism Cover Extension	0.3	0.50% of the claim amount subject to min. of Rs. 100,000/-

Section	Description	Premium Rate (% 0 - Rs.1,000)	Remarks
8	Fidelity Guarantee	10	
9	PA	As per PA guidelines	
10 A	Public Liability	0.5	
10 B	Workmen Compensation	As per WC tariff	
11	Business Interruption	2.25 + 25%	75% for 6 months indemnity period, 90% for 9 months and 100% for 12 months
	Terrorism Cover Extension	0.3	0.5% of the claim amount subject to minimum of Rs. 25000/-

**DISCOUNTS:**

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

- Five/Six sections - 15% on all sections except Section 1, 7, 11
- Seven or more - 20% on all sections except Section 1, 7, 11

## Ensuring the smooth flow of your business

**Disclaimer:** The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.



**We also offer following Insurance policies:**



HOSPITAL CASH



HEALTH GUARD



PERSONAL GUARD



HOUSE HOLDERS



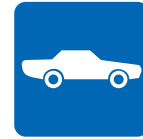
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# Shopkeeper

Ensuring the smooth flow of your business



**Bajaj Allianz**

Bajaj Allianz General Insurance Company is a dynamic partnership between two giants: Bajaj Auto Ltd. India's largest 2 & 3 wheeler giant and diversified into Auto Finance, Steel, etc. & Allianz AG, Germany the world's largest insurance company with 700 subsidiaries across 70 countries. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of the 110 year old Allianz AG, and in-depth market knowledge and good will of Bajaj Auto. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

**The Bajaj Allianz Advantage**



Global expertise



Innovative packages to match individual needs



Quick disbursement of claims



Losses caused due to robbery are protected



# Shopkeeper Package



## Unplug your shop interruptions

**What is a Shopkeepers package policy?**

Shopkeepers Package policy safeguards your shop from thefts and robberies. It keeps the shop secure even when it's closed. This unique policy is designed to cover risks and difficulties faced by you as a shopkeeper. It provides a huge protection for the property, interests of the insured and your partners in the business.

**What does the Shopkeepers policy cover for me?**

The various risks covered are as per the following sections:

**1) Fire & allied perils:**

Fire can cause huge damages, which can affect your finances. We provide a policy which covers:

- Fire
- Lightning
- Explosion / Implosion
- Aircraft damage
- Riot/Strike, Malicious damage
- Storm, Cyclone, Flood, Earthquake
- Landslide including rock slide
- Bursting & or overflowing of water tanks, apparatus & pipes
- Missile testing operations
- Leakage from automated sprinkler installations

Exclusions :

- We don't cover kutchra constructions, loss due to Terrorist activities, money & valuables

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

**2) Burglary & Robbery:**

This policy provides you the peace of mind you need, it covers for the damage caused to the insured premises for the following:

- The contents in the premises such as money, locks, thefts, limited to 10% of the total sum insured
- The loss of paper files, plans, records, drawings, data & costs of software programme installation used for business purpose are also covered
- Only if the data carrier has suffered a physical damage, compensation is restricted to Rs. 10,000/-

**3) Money:**

In business, transferring the money from one place to another often causes anxiety for everyone. We protect your risks by:

- Covering the journey, starting from the time you/your authorized employee take the money for the business purpose & ending as soon as the money reaches the place of delivery

**4) Plate Glass:**

When any fragile items like plate glass, frames, frameworks, etc get damaged during the policy period, we pay for:

- Replacing or repairing such glass. We also provide compensation for the actual breakages to a maximum of Rs. 5,000/-

**5) Neon Sign/Glow Sign:**

Everything that glitters is attractive, especially lights. Lights not only brighten up your shop but also your image, our policy covers:

- Fire, lightning, external explosion, theft, riots, strike & natural calamities, accidental external means

**6) Breakdown of Business appliances:**

**7) Electronic 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 policy covers the following:

- Office equipments such as computers, fax machines, photocopying machine, deep freezers etc. against any sudden loss caused by mechanical or electrical breakdown
- We provide an excess of 1% of the sum insured, subject to minimum of Rs. 250/- for each and every loss
- In case of computers an excess of 10% of the claim amount, subject to minimum of Rs. 2,500/- can be claimed and for other equipments, an excess of 5% of the claim amount, subject to minimum of Rs. 1,000/-
- Damage caused to external data media; software and cost of reproduction of lost data can also be covered
- Exclusion: any damage to equipments arising on account of terrorist activities is not covered
- **Note:** To protect your equipments from terrorism damages, a Terrorism cover extension can be opted for extra premium

**8) Fidelity Guarantee:**

Employees are our greatest assets. Yet you face instances where your employees cheat you we cover such unusual events. This section covers you against:

- Any direct loss caused by act of fraud committed by any salaried employee in the insured premises

**9) Personal Accident:**

Accidents are unexpected; this section covers you, in case of:

- The accident suffered by directors, members of managerial employees, aged between 16-65 years and permanently working with you
- Of an accidental death an additional amount of 2 % of the sum insured will be paid but not exceeding Rs. 5000/- for the transport of the mortal remains
- Should the accident result in total recovery, you will be entitled to 125% of the sum insured in the event of Loss of sight of one eye or both eyes, loss or physical separation of one or both hands or feet

**10A) Public Liability:**

This section will compensate you, for the claims arising out of the third parties bodily injury or property damage occurring in your premises. This is in accordance with Indian Law.

**10B) Workmen Compensation:**

This section covers the liability towards your Workmen under the Workmen Compensation Act, Fatal Accidents Act and at Common Law under this section

**11) Business Interruption:**

Business should run smoothly, without interruption. But very often interruptions are inevitable. We cover:

- Business interruptions suffered due to any perils covered under section 1 of the policy

Exclusions :

- Damage arising due Business interruption caused by terrorist activities

**Note: Terrorism Cover Extension\* can be opted at extra premium**

\*The cover in this section can be opted only in Fire section.

For more details on the terms and conditions for availing this cover, please contact any of our Regional Offices/Branch Offices who will be pleased to assist you in this regard