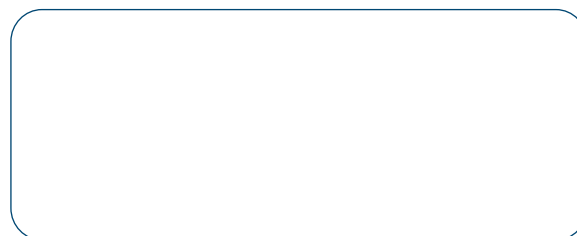


Our other commercial line products

- Standard Fire and Special Perils Insurance Policy
- Consequential Loss (Fire) Insurance Policy
- Industrial All Risk Insurance Policy
- Erection All Risks Insurance Policy
- Contractors' All Risks Insurance Policy
- Contractors' Plant and Machinery Insurance Policy
- Machinery Breakdown Insurance Policy
- Boiler and Pressure Plant Insurance Policy
- SmartCargo Insurance Policy
- Workmen's Compensation Insurance Policy
- SmartPlan Business Advantage Package Policy

www.bharti-axagi.co.in

Please contact us for more details.



Bharti AXA General Insurance Company Limited

First Floor, The Ferns Icon, Survey No. 28, Next to Akme Ballet, Doddanekundi,
Off Outer Ring Road, Bangalore- 560037. **Toll Free Helpline:** 1800-103-2292

Email: customer.service@bharti-axagi.co.in. **SMS**<SERVICE> TO 5667700. **Website:** www.bharti-axagi.co.in



Complete protection
for your electronic appliances
Electronic Equipment Insurance Policy





Claims procedure Fast, fair and friendly

We are here to help you. We request you to register a claim by contacting our 24-hour Toll Free Helpline on 1800-103-2292. Please intimate the help desk as soon as a claim occurs so that we can provide you quick and effective assistance and service. You can also register a claim by e-mail on claims@bharti-axagi.co.in.

While registering the claim, the following information will help us serve you better:

- Your contact numbers
- Policy number
- Name of insured
- Date and time of loss
- Location of loss
- Nature and approximate extent of loss
- Place and contact details of the person at the loss location

Immediate action in the event of a loss:

- Please take all possible steps to minimize the loss
- Fully co-operate with the surveyor in loss minimization/control and in arranging inspection of items damaged
- Please alter or commence repairs post surveyors/insurance company's advice only

Be confident with us... Bharti AXA General Insurance

Bharti AXA General Insurance is a joint venture between the Bharti Group and AXA. Bharti AXA combines the strengths of Bharti Enterprises, one of India's leading business groups, and AXA, the global leader in financial protection and wealth management.

Twin assurance for you

AXA is one of the largest insurers in the world. The group has over 67 million clients worldwide and over 170,000 employees working across 5 continents. Ranked the world's 15th largest company on the Global 500 list, AXA believes in achieving operational excellence through product innovation, business expertise, distribution, quality of service and productivity.

Bharti Enterprises is one of the biggest organizations in the country with interests in telecom, agro business and retail. It is a pioneering force in the telecom sector with many firsts and innovations to its credit. Bharti offers a powerful mix of a strong national presence and unmatched local knowledge.

Bharti AXA General Insurance is a partnership that combines AXA's core competence in insurance with Bharti's vast network and reach to provide businesses in India with a range of insurance solutions.

Corporate insurance from Bharti AXA We understand your business

The key to the success of any business is to understand your customers. That's why at Bharti AXA we make it our business to get to know you. Regardless of whether you own a small, mid-size or large business, we provide financial protection by offering you the right insurance product and service. This includes a complete range of general insurance for motor, home, accident and health, travel, energy, marine, property, casualty, liability and several specialized lines. Our policies are tailored to suit your needs and help your business manage risks at competitive costs.

Insurance is the subject matter of the solicitation.

Switch on the power of protection

Business today is totally dependent on electronic equipment and electronic data. They represent a significant financial commitment on the part of your company; any loss or damage to these electronic items will severely impact your business. Hence, providing complete protection for the electronic equipment has become very important. You can protect the equipment from various types of risks with Electronic Equipment Insurance Policy.

Presenting the Electronic Equipment Insurance Policy

This is a comprehensive policy designed for various types of electronic equipment such as computers, microprocessors, industrial electronics and audio/visual equipment including the value of systems software.

What does this policy cover?

The policy provides comprehensive coverage against unforeseen and sudden physical loss or damage to the electronic equipment and data media that occurs owing to perils other than those specifically excluded.

The coverage is available under three sections:

- Material damage (equipment)
- External data media, including information stored thereon and
- Increased cost of working resulting from accidental loss and/or damage to electronic equipment

What is the sum insured?

Equipment

The sum insured shall be equal to its replacement cost, including freight, dues and customs duties, if any, and erection costs.

External data media

The sum insured shall be the amount required for restoring the insured external data media by replacing lost or damaged data media by new material and reproducing lost information.

Increased cost of working

The sum insured should represent the rental charges for substitute equipment to ensure continued data processing for the specified indemnity period, including personnel and transportation charges.

Basis of compensation

Equipment

- In cases where damage to an insured item can be repaired, the company will pay expenses towards restoring the damaged machine to its former state of serviceability plus the cost of dismantling and re-erection, as well as ordinary freight to and from a repair shop, customs duties and dues.
- In cases where an insured item is destroyed, the company will pay the actual value of the item by deducting proper depreciation from the replacement value of the item, including costs for ordinary freight, erection, customs duties and charges for dismantling, after taking into account the salvage value.

If the insured electronic equipment is, at the time of any loss or damage, of greater value than the sum insured chosen, then the compensation payable shall be reduced proportionately.

How is the premium charged?

The premium payable is as per the company's premium schedule and is dependent on factors such as, type of equipment, availability of Annual Maintenance Contract, number of sections opted in the policy, etc.

What does this policy not cover?

The policy does not cover any loss or damage due to:

- War or warlike operations
- Nuclear perils
- Wilful act or wilful negligence
- Wear and tear or gradual deterioration due to atmospheric conditions
- Aesthetic defects
- Consequential losses

This is not an exhaustive list. For a detailed list of exclusions, please read our policy terms and conditions.

