

Bharti AXA's other commercial insurance products:

- Fire, Engineering and Project
- Smart Cargo
- Baggage
- Neon Sign, Glass Sign and Hoarding
- Plate Glass
- Burglary
- Directors and Officers
- Errors and Omission
- Fidelity
- PL (Act)
- Portable EEI

This leaflet is only a brief summary of Money Insurance Policy.
Please contact our intermediary / sales officer / any of our offices
for the policy wordings.

www.bharti-axagi.co.in



Money Insurance Policy

Comprehensive cover for money transactions



general insurance

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



general insurance



Money Insurance Policy

Comprehensive cover for money transactions

Money transactions, both big and small are inevitable in the course of every business, and your safety measures cannot always be foolproof. To secure your money from the perils that might be lying in wait, think smart!

A smart first step

Simple yet comprehensive; this defines Bharti AXA's Money Insurance Policy. This policy provides protection to your money against various risks.

The policy covers, money carried by you or your authorized personnel while in transit, from the time it is taken out from the point of origin, till it is received at the destination. The money that has not been disbursed and retained by you in a safe, is also covered.

The term 'Money' includes cash, bank drafts, currency notes, treasury notes, cheques, postal orders and current postage stamps.

Smart policy benefits

The policy provides cover for the following occurrences:

- Loss of money in transit due to robbery, theft or any other fortuitous cause
- Loss of money in safe, by burglary, housebreaking, robbery or hold-up

Exclusions

Some of the major exclusions under the policy are:

- Shortage due to error or omission
- Riot, strike, civil commotion unless specifically agreed for
- Unexplained losses and mysterious disappearances
- Loss or damage due to flood, cyclone, earthquake and other convulsions of nature, war and war-like operations
- Loss or damage arising out of use of key(s) to safe(s) or strong room, unless such keys are obtained by force or threat
- Money entrusted to any person other than you or an authorised employee (except due to the employee's fraud or dishonesty discovered within 48 hrs)
- Legal liability, consequential loss, theft from an unsecured vehicle and consequential loss.
- Money entrusted to a carrier
- Loss due to any act in which the insured is involved as principal or accessory

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

Getting started, smartly!

Here's what you need to do, to get your very own Money Insurance Policy:

- Read the prospectus carefully
- Fill in the proposal form in all respects and kindly do not leave any blanks
- Regarding clarification on what money in transit and money in safe means, please contact our agent or the nearest branch office or our customer care number
- For any other clarification on the product or the premium, feel free to call our nearest branch office or customer care number
- Please pay the premium preferably by way of A/C payee cheque or DD

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. With over 67 million clients worldwide and over 175,000 employees working across 5 continents. 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, offering 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 specialised lines. Our policies are tailored to suit your needs and help your business manage risks at competitive costs.

Claim 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:

- Policy number
- Name of the insured
- Insured's / caller's contact details
- Date & time of accident
- Location of the accident
- Brief details of the loss
- Extent of loss

Please lodge a police report with the concerned Police Authorities.

Insurance is the subject matter of the solicitation.