

## What does this policy not cover?

Some of the general exclusions are given below:

- Loss or damage due to wear and tear, gradual deterioration or slowly developing flaw.
- Loss or damage for which the manufacturer or supplier or repairer or transporter or any other third party is responsible either in law or under a contract.
- Loss of or damage caused by or due to action of any lawfully constituted authority or Government body.
- The loss or damage due to war and / or war like perils, nuclear and / or atomic radiation.
- Under insurance – if the actual value of the insured property at the time of loss under the fire is found to be greater than the sum insured chosen, then the claim would be proportionally reduced.

Apart from the above mentioned standard exclusions, respective policies will have other exclusions applicable to the sections selected.

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

## 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](mailto: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

## It's time to take a smart step!

For more details on risk factors and terms & conditions, please read the sales brochure carefully before concluding a sale.

\*This leaflet is only a brief summary of the SmartPlan Shop Package Policy. Please contact our intermediary / sales officer / any of our offices for the policy wordings.

Insurance is the subject matter of the solicitation.

## 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.

For more information, please contact



 **1800 103 2292**

 **SMS <SERVICE> to 5667700**

 **[customer.service@bharti-axagi.co.in](mailto:customer.service@bharti-axagi.co.in)**

[www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)

Bharti AXA General Insurance Co. Ltd  
First Floor, Ferns Icon, Survey No. 28, Doddanekundi,  
Bangalore- 560 037.

**“My shop is more than just a business, it is my life line.”**  
**Choose an insurance policy that values your business.**



**SmartPlan  
Shop Package  
Policy**



## What does this policy cover?

### Section I – Fire and special perils

Covers the shop building and contents against fire and allied perils including earthquake. This section can be extended to include terrorism risk, if you so desire.

### Section II – All risks

Covers all assets (excluding building and stock), portable equipments (excluding mobile phones) and travel baggage against all risks other than those specifically excluded. Coverage includes fire and allied perils, mechanical and electrical breakdown, accidental breakage and burglary and/or housebreaking,

### Section III – Mechanical and electrical appliances

Covers all electrical and mechanical appliances, gadget, or installation which is fixed in your shop premises against loss or damage due to unforeseen and sudden physical damage caused by mechanical and/or electrical breakdown

### Section IV – Electronic Appliances

Provides all risk cover for electronic appliances, apparatus, or installations fixed in the shop premises. It also covers your portable computers, when carried anywhere in the world.

### Section V – Burglary and housebreaking

Offers cover for items of property in the shop premises against burglary, housebreaking and theft.

### Section VI – Money insurance

Covers loss of money due to accident or misfortune

- While in transit between the shop and bank
- From safe at the shop
- From till at the shop



### Section VII – Infidelity dishonesty of employees

Covers direct pecuniary loss caused by dishonest acts of your employees.

### Section VIII – Fixed glass and sanitary fittings

Covers loss or damage due to accidental breakage of fixed plate glass and sanitary fittings contained in the shop.

### Section IX – Neon sign/glow sign/hoarding

Provides coverage to shop publicity tools such as neon signs and hoardings against loss or damage due to fire and allied perils.

### Section X – Legal liability

**Towards employees** in line with the Fatal Accidents Act 1855/Workmen's Compensation Act 1923.

**Towards third parties** –including claimant's costs, fees and expenses.

**Food and beverage's extension** for any death or injury to any third party arising out of any food or beverages served/provided in the shop premises.

**Tenant's legal liability** in case of damage to the building(s) due to fire and allied perils.

### Key Differentiator

### Section XI – Personal accident

Provides financial compensation to the insured person in the event of death, or disablement accidental bodily injury accident.

### Section XII – Baggage

Provides coverage, for the loss of baggage of the proprietor/partner or permanent employee due to accident or misfortune during an official travel

### Plan Options

You can either opt for pre-packaged plans or go in for a customized coverage, specific to your requirements.

There are two pre-packaged plan options (Plan A and Plan B)

Sections	Plan A	Plan B
	Sum Insured (in Rs.)	Sum Insured (in Rs.)
Standard Fire & Special Perils		
All contents of the shop comprising Furniture / Fixture & Fittings, Stock & Stock in trade, Machinery and Accessories against fire and allied perils including Earthquake	500,000	1,000,000
All contents of the shop comprising Furniture / Fixture & Fittings, Stock & Stock in trade, Machinery and Accessories against terrorism	500,000	1,000,000
Burglary Insurance	50,000	100,000
Money Insurance	25,000	50,000
	25,000	50,000
Infidelity and Dishonesty of Employees	25,000	50,000
Fixed Glass and Sanitary Fittings	25,000	50,000
Neon Sign /Glow Sign/Hoarding	25,000	50,000
Third Party Liability	250,000	500,000
Personal Accident	100,000	100,000

The claim will be settled within 10 days of receipt of all documents.

To enable us to help you, we request you to register a claim by contacting our 24 hours toll-free helpline on 1800-103-2292 or e-mail us at [claims@bharti-axagi.co.in](mailto:claims@bharti-axagi.co.in)

Get in touch with Bharti AXA through our toll-free number 1800-103-2292 or email us at [sales@bharti-axagi.co.in](mailto:sales@bharti-axagi.co.in), clearly mentioning your postal address, for a hassle-free SmartPlan Shop Package Insurance Policy

A lot of time and effort, along with significant capital investment goes into setting up your shop. However, risks along the way are unavoidable. To ensure you are well protected from all risks, think smart!