

- This section will pay 125% of the sum insured if the named insured meets with an accident resulting in:
 - 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 or 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.

10A) Public Liability:

Sometimes inadvertently your 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 section will support you in course of such events by compensating you for claims arising out of third party bodily injury or property damage occurring in your premises.

10B) Workmen Compensation:

This section 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.

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 this Policy.

Premium Rating:

Premium rates indicated below are for every Rs. 1000/- of sum insured.

Section	Description	Premium Rate (% 0 - Rs.1,000)	Remarks
1	Fire & Allied Perils Building and Contents	a) For Sum Insured upto ` 2 crore, the premium rates will be as follows: i) Building - 2.25 ii) Contents - 2.25 b) For Sum Insured above ` 2 crore, the premium rates will be as per erstwhile All India Fire Tariff	Excess: a) The first 5% of each and every claim subject to a min. of ` 10,000/- and Max. of ` 25,000/- in respect of each and every loss arising out of Act of God perils (Lightning, Storm, Flood, Tempest, Inundation and the like, subsidence, landslide, rockslide, Earthquake) b) The first ` 10,000 for each and every loss arising out of other perils in respect of which the insured is indemnified under this section.

Section	Description	Premium Rate (% 0 - Rs.1,000)	Remarks
	Earthquake Cover Extension	0.10	N. A.
	Terrorism Cover Extension	0.15	Excess as per prevailing terrorism pool guidelines
2	Burglary & Robbery	2.25	First Loss Cover can be opted for @ 40% of total value of contents and the applicable premium rate will be 1.50% (to be applied on total value of contents)
3	Money Insurance	1.50	The rate to be applied on any one transit limit
4	Plate Glass	10	N. A.
5	Neon / Glow sign	10	N. A.
6	Breakdown of business appliances	Window/Split AC : 25 Generator Set : 16 Other Equipments : 15	N. A.
7	Electronic Equipments	10	N. A.
	Terrorism Cover Extension	0.25	Excess as per prevailing terrorism pool guidelines
8	Fidelity Guarantee	10	N. A.
9	Personal Accident	As per respective rating schedule for Personal Accident Policy	N. A.
10 A	Public Liability	0.5	N. A.
10 B	Workmen Compensation	As per WC tariff	N. A.
11	Business Interruption	2.25 + 25%	75% for 6 months indemnity period, 90% for 9 months indemnity period and 100% for 12 months indemnity period

Discounts:

Following discounts 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

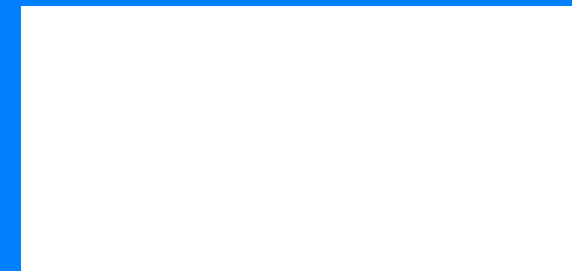
Disclaimer: The above information is only indicative in nature. For details of the coverage & exclusions please contact our nearest office.

Contact Details
 Bajaj Allianz General Insurance Company Limited,
 G.E. Plaza, Airport Road, Yerawada, Pune - 411 006.
 Tel: (020) 6602 6666. Fax: (020) 6602 6667.
 www.bajajallianz.com

For any queries please contact:

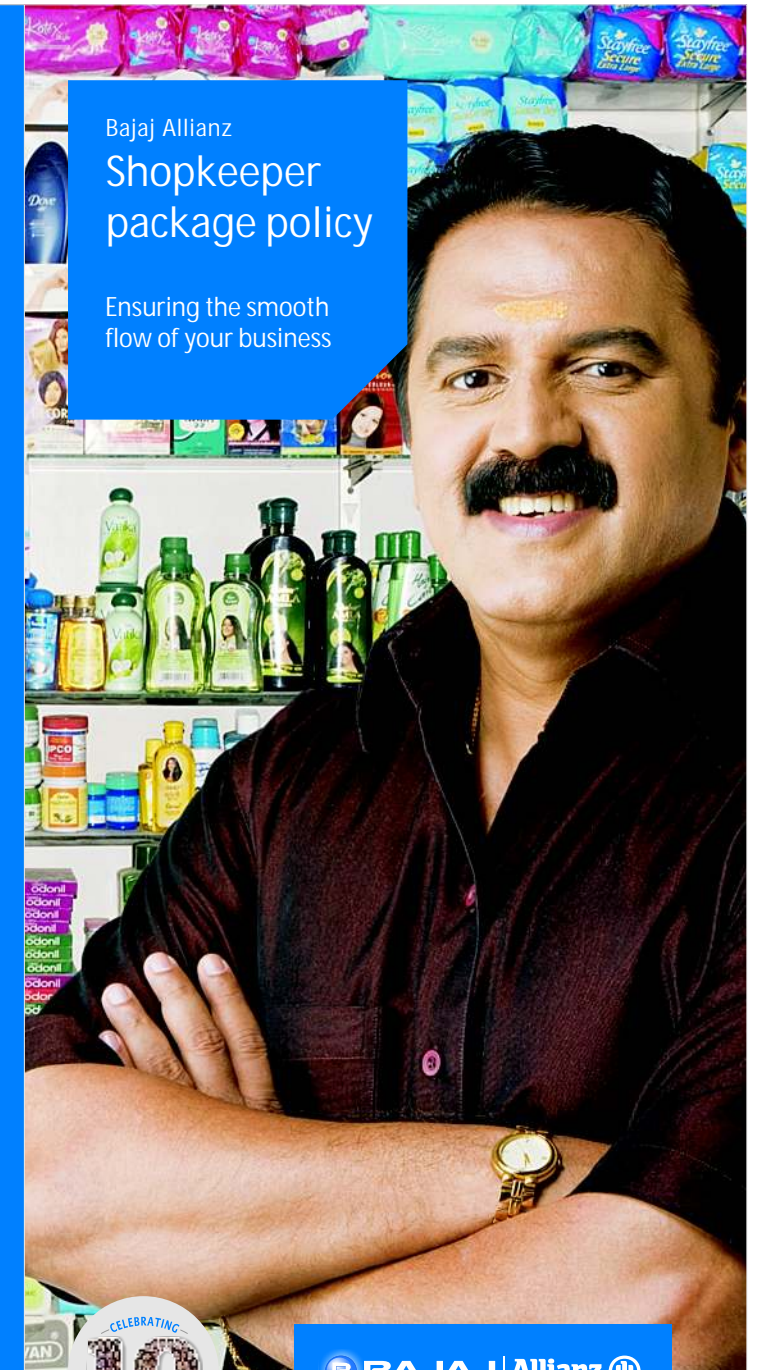
BSNL/MTNL (Toll Free)	Any Mobile & Landline (Toll Free)	Other (Chargeble)
1800 22 5858	1800 209 5858	<Prefix City Code> 3030 5858

Email: info@bajajallianz.co.in



Insurance is the subject matter of the solicitation

BJAZ-B-0063/15-Nov-11



Bajaj Allianz
Shopkeeper package policy

Ensuring the smooth flow of your business





Bajaj Allianz

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and indepth market knowledge and goodwill of "Bajaj brand" in India. 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



What is a Shopkeepers package policy?

There are huge investments made when it comes to a business. Investments are made for shop premises, equipments and other infrastructural facilities. You could face heavy losses if your shop premises catch fire or gets burgled or your appliances break down. Whom do you turn to in such trying times? Bajaj Allianz offers the Shopkeepers Package Policy, which will share your financial burden in difficult times.

Coverage

1) 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 to building and contents in the insured premises that can arise due to 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 Rockslide
- Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
- Missile Testing Operations
- Leakage from Automatic Sprinkler Installations
- Bush Fire
- Earthquake (Fire & Shock)

Note:

- Terrorism Cover Extension can be opted for on payment of extra premium
- We do not cover kutcha constructions

2) 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 coverage under this section provides you with the peace of mind that you seek.

This section covers contents including money but excluding valuables against the risk of burglary or robbery. 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 actual or attempted burglary



- Loss of money, by actual or attempted burglary, if it is kept in a safe or strong room when your premises are unoccupied
- Loss of money from the cashiers till/counter caused by robbery in your premises during business hours

3) Money:

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

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

The transit for the purpose of this cover commences with the taking over of the money by you or your authorized employee(s) for the purpose of transit and ends as soon as the money reaches the place of delivery.

4) Plate Glass:

Fragile items like plate glass require painstaking maintenance and care. However, accidents are often unavoidable leading to unwarranted damages and losses. This cover will protect you for the following to reduce this unforeseen expense as well.

This cover will indemnify 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 such glass.

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

5) Neon Sign/Glow Sign:

Neon signs are a brilliant and amazing way to attract business. A neon sign flashing outside a storefront is an efficient advertising tool, providing high visibility and traffic to any business. A neon sign holds such an importance in your business that its safety is quite important for your business.

This cover will compensate you in respect of loss or damage to your neon sign or glow sign caused by accidental external means; fire, lightning or external explosion; theft; riot, strike, or malicious act; flood, inundation, storm, tempest, typhoon, hurricane, tornado or cyclone.

6) Breakdown of Business appliances:

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 your business equipments such as photocopying machine etc. against unforeseen and sudden physical damage 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.

7) 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.

This section will indemnify you in respect of any unforeseen and sudden physical loss or damage to electronic equipments such as fax machine, computers etc. from any loss other than those specifically excluded.

Accidental damage to external data media, software and cost for reproduction of lost data and information can also be covered.

The coverage is subject to an excess as follows:

- The first 10% or Rs. 2,500/- (whichever is higher) of any claim concerning damage to computers
- The first 5% or Rs. 1000/- (whichever is higher) of any claim concerning any other item of electronic equipment or external data media

Note: Terrorism Cover Extension for electronic equipments can be opted for on payment of extra premium.

8) Fidelity Guarantee:

Employees are your greatest assets. Yet you have to be prepared for those instances where you become a victim of fraudulent and dishonest employees. Our policy covers you for these unusual events.

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

9) 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.
- Named partners / directors, members of managerial staff or employees, aged between 16 and 65 years and permanently working with you, can also be covered under this section.
- In case of an accidental death of the insured person, this section will pay the specified sum insured and an additional amount of 2% of the sum insured, but not exceeding Rs. 5,000/-, will be paid for transporting mortal remains of the insured person from the place of death to the hospital/ residence/ cremation ground.