

Your Assets**PLATE GLASS**

Covers loss or damage to the Plate glass completely and securely fixed in the insured premises by accidental means.

NEON SIGN

Covers loss or damage to the neon sign/glow sign securely fixed at the insured premises by accidental means including Fire, Riot and Strikes.

EMPLOYEE FIDELITY RIDER

Insures You against direct financial loss due to fraud or dishonesty of the employees.

Some Exclusions

- Loss, destruction or damage caused by:
1. Scratches and cracks
 2. Whilst removing, replacing or in course of alteration

Some Exclusions

- Loss, destruction or damage caused by:
1. Scratches and cracks
 2. Process of cleaning, dyeing, bleaching, restoring, repairing.

Some Exclusions

Excluding person or short term contracts/apprentices/and excluding employees of contractors/sub contractors

Your Profits**CONSEQUENTIAL LOSS (FIRE)**

Provides cover for loss of your gross trading profit due to damage to the Insured property caused by standard fire and special perils.

Some Exclusions

War, invasion, act of foreign enemy, civil war

Your Liability**PUBLIC LIABILITY (NON INDUSTRIAL)**

Protects You against your legal liability in respect of accidental bodily injury to third parties and/or accidental loss and/or damage to property belonging to third parties.

Some Exclusions

- Liability arising out of:
1. Wilful or intentional non-compliance of any statutory provision
 2. Fines, penalties, punitive and/or exemplary damages

Your Employees**WORKMEN'S COMPENSATION AND EMPLOYER'S LIABILITY**

Covers You for your liability under the Workmen's compensation Act 1923, Fatal Accidents Act 1855 and/or Common Law to pay compensation to employees for bodily injury or death caused due to accidents arising out of and in course of employment.

Some Exclusions

- Liability arising by:
1. Medical expenses
 2. Virtue of an agreement

PERSONAL ACCIDENT

Coverage's offered are Accidental death, accidental dismemberment, and accidental loss of entire or irrecoverable loss of sight, hearing and speech.

Some Exclusions

Any sickness disease, illness, Suicide, intentional self-injury, Adventure/professional sports, childbirth or pregnancy related.

24x7 Help Line
1800 266 7780 (Toll Free)

Claim Registraton
SMS 'CLAIMS' to 5616181
E-mail:
general.claims@tataaig.com

Write to us
Tata AIG General Insurance
Company Limited
A-501, 5th Floor, Building no 4,
Infinity Park, Dindoshi,
Malad (E), Mumbai - 400 097

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

- No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

Grievance Redressal Procedure: As per Regulation 17 of IRDA of India (Protection of Policy holders Interests) Regulation. 2017.

Disclaimer : Purchase of Tata AIG General Insurance Company Limited products are purely on voluntary basis. Insurance is the subject matter of solicitation. For more details on risk factor, terms and conditions please read sales brochure carefully before concluding a sale.

Tata AIG General Insurance Company Limited

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| ENSURE YOU INSURE |

Protect your most
valuable investment:
your business.



Business Guard Commercial Policy – Package
Small Business Solutions



WITH YOU ALWAYS

My Business. My Choice!

As an owner of a Business Enterprise, your business is unique, it's as much about the service you offer as the product that you sell. Through your hard work and commitment you have earned a good name and reputation. The hallmark of such success is the loyal patronage of your stakeholders.

Every business; large or small faces the same risks such as fire, burglary, theft or vandalism. These can severely disrupt business or even cause you to close your doors for repair and renovation. In this uncertain world it's essential to be prepared for the financial burden that comes with such risks.

In view of your unique business needs we have tailor made our insurance solutions keeping you in mind. Tata AIG General Insurance Company Limited brings to you a highly trusted, flexible and simplified policy to protect your business. Further more if the worst was to happen, you can rely on our much acclaimed claim service to help you get your business back on track.

We strive to treat our customers as we would want to be treated had we ourselves experienced the same loss.

Simple

One policy One proposal One premium

Affordable

Designed and priced specifically for your industry

Comprehensive

A full range of insurance covers to meet your specific business needs



Your Assets

This policy protects your physical assets, such as, building, contents etc.



Your Liability

Protects you against legal liability due to accidental injury and damage to the property of your customers and other third parties.



Your Profits

Quickly getting your business back on track after an unfortunate event is essential for any business. Our business interruption cover does just that. We will pay your lost profits and additional costs needed to rebuild your business and help get back on track.



Your Employees

This policy offers two covers for your employees, viz. Workmen's Compensation and Personal Accident which allow compensation to employees in the event of death or disabilities.

STANDARD FIRE AND SPECIAL PERILS

Covers Your property against loss or damage due to Fire and other allied perils like lightning, explosion/implosion, Riot Strike and malicious damage, storm, tempest, flood & inundation etc. Additional in built covers:

Add ons: (Additional premium as specified by AIFT)

- Terrorism
- Expenses incurred on Debris removal in excess of 1% of claim amount
- Expenses incurred on Architects, surveyors and consulting engineers fees in excess of 3% of claim amount
- Additional expenses of Rent for an Alternative accommodation
- Loss of Rent
- Earthquake

Some Exclusions

Loss, destruction or damage caused by:

1. War or war like operations;
2. Ionising radiation, contamination by Radioactivity, nuclear fuels or waste
3. Pollution or contamination losses
4. Loss of earnings or loss of market

OPTIONAL COVER

Your Assets

BURGLARY

Covers all contents and stock-in-trade (covered under Standard Fire & Special perils) against Burglary or Housebreaking (theft following upon an actual forcible and violent entry or exit from the premises), or holdup.

- Full indemnity based on Total Sum insured

Additional in build covers:

- Repair costs of underground cables, pipes, overhead tanks
- Repair/replacement costs of locks & keys for safes and doors

Add on - Theft (Additional premium will be applicable)

ELECTRONIC EQUIPMENT (MATERIAL DAMAGE)

Covers electronic equipments (e.g. computers, printers, UPS, TVs/LCDs) etc. against any unforeseen sudden physical loss or damage unless excluded specifically.

MACHINERY BREAKDOWN

Provides cover for unforeseen and sudden physical damage due to electrical or mechanical breakdown to machinery e.g. air conditioners, refrigerators, photocopying machines.

PORTABLE EQUIPMENT

Covers portable equipments like laptops against any loss or damage by Fire, Riots and Strike, Theft by visible physical forcible and violent means and accidental occurrence unless excluded specifically.

MONEY

Covers loss of Money due to any accident or misfortune whilst in transit Loss of money belonging to the business whilst kept at owners permanent place of residence within geographical area on bank/ govt. Holidays for max. 24 hours

Cost of repairs to safe/strong room or cash box upto specified amount.

Some Exclusions

Loss, destruction or damage caused by:

1. Fire or explosions
2. Inmates or member of the insured's household or business staff

Some Exclusions

Loss, destruction or damage caused by:

1. Wear and Tear
2. Faults or defects existing at the time of commencement of insurance within the knowledge of insured or his representative.

Some Exclusions

Loss, destruction or damage caused by/through:

1. Wilful act or neglect or gross negligence of the Insured
2. Deterioration or wearing away/out by normal use
(Please refer Machinery breakdown tariff for details)

Some Exclusions

Loss, destruction or damage caused by / through:

1. Process of cleaning, restoring, repairing or deterioration arising from wear and tear, moth, vermin, insects or any other gradually operating cause
2. Detention or confiscation by customs or other authorities
3. Consequential losses or legal liability of any kind

Some Exclusions

Loss, destruction or damage caused by:

1. Collision by any employee or agent of the insured
2. Use of keys or duplicate keys.

Money in Transit

Loss, destruction or damage caused by:

1. Use of counterfeit money
2. Unattended vehicles

Money in till/at counter

Loss, destruction or damage caused by:

1. beyond business hours.

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