

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's Compensation Act** : 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. **Hospital Cash Daily Allowance** : Today when every thing is uncertain nobody can be sure of what will happen and when it will happen. A small ailment can turn into a major one and your family member can be hospitalized. The family goes through the trauma of a loved one being hospitalized as well as the increasing financial burden. But with Hospital Cash Daily Allowance cover, you and your family can be rest assured since it provides cash benefits for each and every completed day of hospitalization arising out of sickness or accident.

Premium Rating:

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

Section	Description	Premium Rate (% 0 - Rs1000)	Remarks
1	Fire & Allied Perils-Building and Contents	0.50	N. A.
	Earthquake Cover Extension	0.10	N. A.
	Terrorism Cover Extension	As per prevailing terrorism pool rates	Excess as per prevailing terrorism pool guidelines
2	Burglary & Robbery	1.00	N. A.
3	Money Insurance	1.50	The rate to be applied on single carrying limit
4	Plate Glass	10.00	N. A.
5	Breakdown of Office Equipments	15.00	N. A.

Section	Description	Premium Rate (% - Rs1000)	Remarks
6	Baggage Insurance	10.00	100% loading for worldwide cover
7	Electronics Equipments	10.00	N. A.
	Portable Computers	15.00	N. A.
	Terrorism Cover Extension	As per prevailing terrorism pool rates	Excess as per prevailing terrorism pool guidelines
8	Personal Accident	As per respective rating schedule for Personal Accident Policy	N. A.
9	Fidelity Guarantee	10.00	N. A.
10A	Public Liability	5.00	N. A.
10B	Workmen's Compensation Act	As per WC Tariff	N. A.
11	Hospital Cash Daily Allowance	As per respective rating schedule for Hospital Cash Policy	N. A.

Discounts

Following discount can be given in the premium for opting more Sections :

Sectional Discounts: More than 4 sections : 10%
 More than 6 sections : 15%
 More than 9 sections : 20%

Discounts are applicable on all sections other than Fire & Allied Perils, Electronic Equipments and Workmen's Compensation Act

Renewal Discount: 5% of each claim free year upto maximum of 20%.

The above are only indicative in nature. For detailed coverage and exclusions, please contact our nearest office.

 **BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.**
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For more details on risk factors, Terms and Conditions, please read the sales brochure before concluding a sale. CIN: U66010PN2000PLC015329

Insurance is the subject matter of the solicitation BIAZ-B-0064/15-Nov-11
 Policy holders can download Insurance Wallet for one-touch access Available on:  

Bajaj Allianz

OFFICE PACKAGE POLICY

Securing 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.

■ Office Package Policy

There are huge investments made when it comes to a business. Investments are made for office premises, equipments, human resource and other infrastructural facilities. You could face heavy losses if your business premises are burgled or your machinery breakdown. Fire can be devastating. Whom do you turn to in such trying times? Bajaj Allianz offers the Office Package Policy, which will share your financial burden in difficult times.

The policy offers the following covers:

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 :
 - a) Fire
 - b) Lightning
 - c) Explosion / Implosion
 - d) Aircraft Damage
 - e) Riot, Strike and Malicious Damage
 - f) Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
 - g) Impact Damage
 - h) Subsidence and Landslide including Rockslide
 - i) Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
 - j) Missile Testing Operations
 - k) Leakage from Automatic Sprinkler Installations
 - l) Bush Fire
 - m) Earthquake (Fire & Shock)

You can also avail of the Tenants Legal Liability Cover under this section on the payment of additional premium and secure yourself against any legal liability to your landlord arising out of damage caused to the premises that you occupy as a tenant.

Note :

- 1) Terrorism Cover Extension can be opted for on payment of extra premium.
 - 2) We do not cover kutchra constructions.
 - 3) Money and valuables can be covered, if specifically mentioned.
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 provides a cover:

This section provides a cover for the loss of or damage to the contents in the insured premises, but excluding valuables (unless specifically insured), against the risks of burglary, robbery or theft.

The cover is also extended to indemnify you for:

 - a) damage caused to insured premises as well as costs for changing locks at the insured premises resulting from actual or attempted burglary
 - b) loss of money, by actual or attempted burglary, if it is kept in a safe or strong room when your premises are unoccupied. This section also covers loss of money from the cashiers till /counter in the insured premises during business hours, caused by robbery in your premises.

3. **Money Insurance :** 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 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. **Breakdown of Office Equipments :** 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 office equipments such as photocopying machine etc. against unforeseen and sudden physical loss 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.

6. **Baggage Insurance :** The current lifestyle for most of us includes a lot of travelling and touring. There is always a strong possibility of your baggage getting lost or being tampered with during your travel. You often worry about your baggage. However, with this cover you can be rest assured.

This section pays you in respect of an accidental loss to accompanied baggage of you and / or your employees while on official tour. The coverage is anywhere in India. However, this can be extended to a worldwide coverage.

7. **Electronic Equipments :** 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. It also provides cover for accidental loss or damage to portable computers.

The coverage is subject to an excess as follows:

- a) the first 10% or Rs. 2,500/- (whichever is higher) of any claim concerning damage to computers
- b) 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. **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.

1. This section covers you in the case of accidents suffered by you.
2. 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.
3. 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.
4. This section will pay 125% of the sum insured if the named insured meets with an accident resulting in:
 - a) loss of sight on both eyes,
 - b) physical separation of or loss of ability to use both hands or both feet,
 - c) physical separation of or loss or ability to use one hand and one foot,
 - d) Loss of sight of one eye and physical separation of or loss of ability to use either one hand or one foot.
- 5) If the insured person meets with an accident that results in permanent partial disability, then depending on nature of disability, this section will pay a specified percentage of the sum insured.
- 6) Option is available to take additional cover of Temporary Total Disability.
9. **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.