

Shopkeepers Package Insurance (FGIICL)

The keeper's keeper, customers and consumer goods, sales and store timings, profit and loss; with so many things to look after, it's easy to forget what matters the most - you. With Future Generali's "Business Suraksha for Shopkeeper" you not only protect your shop and everything in it, you also protect yourself.

Here is to business without worries.

What's Covered

- ✓ **Fire and special perils:** Building and contents - Covers the loss or damage to the building and/or contents caused by the risks of 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 rock slide, bursting and/ or overflowing of water tanks, apparatus and pipes, missile testing operations, leakage from automatic sprinkler installations, bush fire, earthquake (optional), terrorism (optional).
- ✓ **Burglary and Housebreaking:** Provides protection against the loss or damage to the building and/or contents due to the risks of burglary and/or housebreaking.
- ✓ **Business interruption (fire loss of profit):** Provides cover against the loss of income following the loss or damage by standard fire and special perils.
- ✓ **Electrical and mechanical appliances:** Protects electrical and mechanical appliances in the Shop premises against any accidental mechanical or electrical breakdown of such appliances.
- ✓ **Electronic Equipments:** Protects electronic equipment's in the Shop premises against any losses or damages caused by any unforeseen and sudden physical events.
- ✓ **Portable equipment:** Covers the loss or damage to portable equipment's like laptops by fire, riot and strike, theft or any accidental external means or from any fortuitous causes.
- ✓ **Money (money in transit /money in safe / money in counter):** In business, transferring the money from one place to another often causes anxiety for everyone. Losses during-money in transit between the insured premises and specified bank and vice versa, money in safe, money in counter are covered.
- ✓ **Public liability:** Any claims arising out of the third parties bodily injury or property damage occurring in your premises will be covered.
- ✓ **Workmen compensation:** Protects you from the liability towards your workmen under the Workmen Compensation Act, fatal accidents act and at Common Law.
- ✓ **Personal accident:** Covers you or your employees, in case of Accidental Death, Permanent Total Disablement, and Permanent Partial Disablement up to specified limits.
- ✓ **Neon sign / glow sign:** Covers accidental damage to neon sign / glow sign by fire, lightening, external explosion, theft, riots, strike and natural calamities, accidental external means.
- ✓ **Fixed plate glass:** Covers accidental damages to fixed plate glass, frames, and frameworks.

- ✓ **Baggage:** Covers accidental loss of your personal baggage while traveling anywhere in India beyond 25 km radius of the insured premises.
- ✓ **Pedal cycle:** Covers the repair or replacement costs in respect of the pedal cycle caused by any unforeseen, accidental, and sudden physical loss.
- ✓ **Infidelity / dishonesty of employee:** Employees are our greatest assets. Yet you face instances where your employees cheat you. Any direct loss caused by acts of frauds committed by any salaried employee in the insured premises are covered.

What's Not Covered

- Loss or damage caused by depreciation or wear and tear.
- Consequential losses.
- Loss or damage to property by pollution or contamination.
- War and nuclear perils.

Disclaimer:

The above exclusions are indicative in nature, for detail exclusions please refer to the policy wordings.

For complete details of Policy coverage, terms, conditions, and exclusions, please refer the policy wordings. Click here to view Policy Wordings and visit FUTURE GENERALI INDIA INSURANCE COMPANY LTD WEBSITE :

www.futuregenerali.in

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