

Office

The ultimate insurance package for your Office



My Business My Choice.

Office Package Insurance

In today's world business owners work around the clock to keep ahead of competition, win businesses, handle staff and manage administration. We also know You have little time to think about managing all the risks involved. But Your business does carry risks. As one of India's leading private sector General Insurance Company, we understand these unique needs of coverage. That is why we have tailor made a range of insurance solutions to cater to most of 'Office' insurance requirements. When it comes to insuring Offices, You are very protective, after all we know what You think:

- You need experienced, knowledgeable insurers
- Costs are your concern
- Catering to all needs and all budgets
- Insurance is a must for You.

"My Business My Choice" gives You a standard plan and a choice of Optional covers, You can customize Your policy to meet your individual business needs.

Standard Cover Standard Fire and Special Perils

Covers Your property against loss or damage due to Fire, Lightning, Explosion / Implosion, Aircraft damage, Riot Strike and Malicious damage, Storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation, Impact damage due to rail road vehicle or animal not belonging to insured, 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. You may opt for extended covers and / or delete covers as stated alongside.

Optional Covers

Burglary

Covers all Your contents (covered under Standard Fire & Special perils) against Burglary or Housebreaking (theft following upon an actual forcible and violent entry of or exit from the premises), or Holdup including Robbery.

Portable Equipment

Covers portable equipments e.g. laptops etc. (excluding Mobiles/PDA's), against any loss, destruction or damage by Fire, Riots and strikes, Theft by visible physical forcible and violent means and accidental occurrence unless excluded specifically.

Electronic Equipment

Covers electronic equipments (e.g. computers, printers, fax, UPS) e.t.c. 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 e.g. airconditioners, refrigerators, photocopying machines unless excluded specifically.

Money

Money in Safe

Covers loss of money (cash, bank notes, currency notes / coins, bank drafts, cheques, postal orders, money orders, treasury notes, current postage and revenue stamps) belonging to the business of the insured whilst securely kept in the insured premises and loss or damage to any safe, strong room or cash box securing money.

Money in Transit

Covers loss of money belonging to the business of the insured whilst in transit between the business premises and / or premises of insured's bankers and / or locations specified.

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 / glow sign securely fixed in the insured premises by accidental means including Fire, Riot and Strikes.

Workmen's Compensation

Covers You for your liability under the Workmen's Compensation Act, 1923 and /or 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 and occupational diseases (only if opted and agreed)



Public Liability

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.

Baggage

Covers loss, destruction or damage to the accompanied personal baggage of the Insured connected with trade for travel anywhere in India.

Fidelity Guarantee

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

Coverage at a glance	Some exclusions
<p>Standard Cover</p> <p>Standard Fire & Special Perils Policy (As per AIFT) Additional in built covers: (At no cost to You)</p> <ul style="list-style-type: none">Expenses incurred on Debris removal upto 1% of claim amountExpenses incurred on Architects, surveyors and consulting engineers fees upto 3% of claim amount <p>Deletions available: (Discount on premium)</p> <ul style="list-style-type: none">Riot Strike and Malicious damageStorm, cyclone, typhoon, tempest, hurricane, tornado, flood, and inundation <p>Add ons: (Additional premium as specified by AIFT)</p> <ul style="list-style-type: none">Earthquake (Fire & Shock)Terrorism (only if RSMD cover is opted)Expenses incurred on Debris removal in excess of 1% of claim amountExpenses incurred on Architects, surveyors and consulting engineers fees in excess of 3% of claim amountAdditional expenses of Rent for an Alternative accommodationLoss of Rent	<p>Loss, destruction or damage caused by:</p> <ol style="list-style-type: none">War or war like operationsIonising radiation, contamination by Radioactivity, nuclear fuels or wastePollution or contamination lossesLoss of earnings or loss of market
<p>Optional Covers</p> <p>Burglary</p> <p>You may like to furnish details of contents being proposed for insurance e.g., Furniture & fixtures, Office equipments e.t.c.</p> <p>You may cover the contents belonging to the Office under 2 options:</p> <ul style="list-style-type: none">Full indemnity based on Total Sum InsuredOn First loss basis with an indemnity option of 25% or 50% of the total value of contents <p>Additional in built covers:</p> <ul style="list-style-type: none">Repair costs of underground cables, pipes, overhead tanksRepair / replacement costs of locks & keys for safes and doors <p>Electronic Equipments</p> <p>Unforeseen & Sudden Physical loss or damage not specifically excluded necessitating repair or replacement.</p>	<p>Loss, destruction or damage caused by:</p> <ol style="list-style-type: none">Fire or explosionsInmates or member of the insured's household or business staff <p>Loss, destruction or damage caused by:</p> <ol style="list-style-type: none">Wear and TearFaults or defects existing at the time of commencement of insurance within the knowledge of insured or his representative. <p>Compulsory Excess: Value upto 1 Lac</p> <ol style="list-style-type: none">Equipment other than Winchester Drive 5% of Claim amount, minimum of Rs. 1000Winchester Drive 10% of claim amount, minimum of Rs. 2500

Coverage at a glance	Some exclusions
<p>Portable Equipments</p>	<p>Value above 1 Lac</p> <ol style="list-style-type: none"> 1. Equipment other than Winchester Drive 5% of Claim amount, minimum of Rs. 2500 2. Winchester Drive 25% of claim amount, minimum of Rs. 2500 <p>Loss, destruction or damage caused by / through:</p> <ol style="list-style-type: none"> 1. Process of cleaning, restoring, repairing or deterioration arising from wear and tear, moth, vermin, insects or any other gradually occurring cause 2. Detention or confiscation by customs or other authorities 3. Consequential losses or legal liability of any kind
<p>Machinery Breakdown</p> <p>Unforeseen & Sudden Physical loss or damage not specifically excluded necessitating repair or replacement.</p>	<p>Loss, destruction or damage caused by / through:</p> <ol style="list-style-type: none"> 1. Willful act or neglect or gross negligence 2. Deterioration or wearing away / out by normal use (Please refer Machinery breakdown tariff for details)
<p>Money</p> <p>Money in safe</p> <p>Additional in built covers:</p> <ul style="list-style-type: none"> ● Loss of money belonging to the business whilst kept at owners permanent place of residence within geographical area necessitated by withdrawal on bank / govt. Holidays for max. 24 hours ● Cost of repairs to safe / strong room or cash box 	<p>Loss, destruction or damage caused by:</p> <ol style="list-style-type: none"> 1. Collusion by any employee or agent of the insured 2. Use of keys or duplicate keys.
<p>Money in Transit</p>	<p>Loss, destruction or damage caused by:</p> <ol style="list-style-type: none"> 1. Use of counterfeit money 2. Unattended vehicles
<p>Plate Glass & Neon Sign</p>	<p>Loss, destruction or damage caused by:</p> <ol style="list-style-type: none"> 1. Scratches and cracks 2. Whilst removing, replacing or in course of alteration
<p>Workmen's Compensation</p> <p>Please provide details of annual wages / salaries and nature of work performed under different heads (if unnamed cover opted)</p>	<p>Any sickness, disease, illness suicide, intentional self injury, adventure / professional spon, childbirth or pregnancy related.</p>
<p>Personal Accident</p> <p>Cover death / disability caused to your employees due to sudden, unforeseen, uncontrollable and unexpected physical event caused by external, violent and visible means</p>	<p>Liability arising out of:</p> <ol style="list-style-type: none"> 1. Willful or intentional non compliance of any statutory provision 2. Fines, penalties, punitive and /or exemplary damages
<p>Public Liability</p> <p>Please provide any one accident (AOA)and any one year limits(AOY).</p>	<p>Liability would be restricted to any one event or employee and or any one year limits.</p>
<p>Baggage</p>	
<p>Fidelity</p> <p>Covers direct financial loss during the policy period and whilst in uninterrupted continuance of employment. Discovery of such loss should not be later than 6 months.</p>	

Note :Terms and conditions of the Policy and additional information / coverages is available on request

Tata AIG General Insurance Company Ltd.

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For more information call the Tata AIG toll free 24 hour Helpline ☎ 1800-11-99-66 & from MTNL/BSNL Phone Lines (Toll) ☎ 022 - 66939500

Insurance is the subject matter of the solicitation