

This advertisement is designed for combination of benefits of two or more individual and separate products named HDFC ERGO Business Secure - Sookshma Udyam and Sarv Suraksha Plus (Group). These products are also available for sale individually without the combination offered / suggested. The customer is advised to refer the detailed policy wording of respective individual products mentioned herein before concluding the sale.



Get ₹6.6 lakhs coverage for your business at just ₹10 per day*

Embark on a journey of uninterrupted business growth with a comprehensive plan that combines the benefits of two products into one:



Features:

Type: Business Card holders of HDFC Bank Ltd.

Policy Tenure: 1 year

Age Group: 18 to 55 years

Cover: On Individual Sum Insured basis

Coverage:

HDFC ERGO BUSINESS SECURE - SOOKSHMA UDYAM

 **Fire (as per Business Secure Sookshma Udyam)**

Cover your shop content including stocks 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, subsidence and landslide including rockslide, bursting and/or overflowing of water tanks apparatus and pipes, missile testing operations, leakage from automatic sprinkler installations, bush/forest fire, terrorism and earthquake

 **Burglary & Housebreaking (excluding theft)**

Cover loss or damage to property due to burglary or house-breaking (theft following upon an actual forcible and violent entry of and/or exit from the premises) or hold-up. Damage caused to the premises due burglary and/or housebreaking or any attempt up to 5% of the Sum Insured



Money In Safe

Cover loss of money whilst contained in a locked safe or cash box within the insured premises due to burglary and housebreaking & cover loss of money whilst contained in a locked safe or cash box within the insured premises due to burglary



Money In Transit (excluding Theft)

Cover loss of money in transit between the business premises and bank, home and bank & home and business premises by you or your representatives/employees by robbery or any other fortuitous cause including accident



Electronic Equipment Insurance (excluding Terrorism)

Item covered under this section is on all risk basis. It covers unforeseen and sudden physical loss or damage from any cause, other than specifically excluded

SARV SURAKSHA PLUS (GROUP)



Hospital Cash - Accident only

If Insured Person sustains Injury, which within month of its occurrence, results in medically necessary hospitalisation of an Insured within India.

Pays the Sum Insured per day subject to maximum number of days for each continuous and completed period of 24 hours of hospitalisation in a policy year as mentioned in the schedule of coverage in the policy schedule.



Hospital Cash - Illness only*

If Insured Person suffers from Illness, which results in medically necessary hospitalisation of an Insured within India.

Pays the Sum Insured per day subject to maximum number of days for each continuous and completed period of 24 hours of hospitalisation in a policy year as mentioned in the schedule of coverage in the policy schedule.

Table of Benefit

Benefits	Plan A	Plan B	Plan C	Plan D
Fire & burglary excluding theft (for Shops content)	5,00,000	10,00,000	20,00,000	50,00,000
Cash in Transit	25,000	50,000	1,00,000	2,50,000
Cash in Safe	25,000	50,000	1,00,000	2,50,000
Electronic Equipment Insurance (excluding Terrorism)	50,000	1,00,000	2,00,000	2,50,000
Hospital Cash: Accident Only (Amount payable per day for up to 30 days)	1,000	1,500	2,000	5,000
Hospital Cash: Illness Only (Amount payable per day for up to 30 days)	1,000	1,500	2,000	5,000
Premium (inclusive of taxes)	3,785	7,341	14,681	28,185

All the figures are in INR.

Exclusions:

Some of the shops that cannot be covered under this policy include:

Petrol pumps/ fuel stations	Hemp
Motor vehicle showrooms where vehicles are in open	Jute Loose
Sports galleries	Matches
Bakeries	Methylated spirit
Carpenters	Nitro-Cellulose Plastics
Cinemas/ multiplex	Oils/Ether/Industrial Solvents and other inflammable liquids flashing liquids flashing at and below 320 C (Closed Cup test)
Confectionery Manufacturing	Paints and / or Varnish Shops
Slaughterhouse	Disinfectant liquids and liquid insecticides-other than in sealed tins or drums.
Any shops having basement exposure	Vegetable fibres of any kind including Rayon Fibre
Shops under construction are also out of scope	Timber
Battery Charging Service Stations	Wood or Wooden furniture
Drying Cleaning	Jewellery Shop/Showroom
Arms & Ammunition dealers	Forex / Currency shops
Celluloid Goods	Cloth or dress material
Coir Loose	Explosive of any kind
Crackers and Fire Works	Hay/Straw



Burglary:

- Theft and Terrorism not covered in the policy



Money Insurance:

- Warranted that the keys are not left in the premises after office hours.
- Terrorism damage exclusion clause
- Inter city transit is not covered
- Warranted cash to be deposited within 7 days into the bank from date of collection



Electronic Equipment Insurance

- Electrical and mechanical breakdown
- Terrorism Damage Exclusion

Clause & Warranties:

Clause	Warranties
Earthquake (Fire & Shock) Inclusion	Warranted that basement (if any) is not to be used for the purpose of Manufacturing or Storage of Stocks.
Terrorism Inclusion	Warranted that Kutcha Construction (if any) is not covered
Agreed Bank Clause	Kutcha Construction : Building (s) having walls and / or roofs of wooden planks/ Thatched leaves and / or grass /hay of any kind/ bamboo / plastic / cloth / asphalt

Basis of Valuation for Raw material is Landed Cost , Finished Goods is Manufacturing cost or Contract Price, Stock in Process is Input Cost	Warranted that Jewellery Shop(s),valuable and cell phone shops / Showroom(s) is/are excluded from the scope of this insurance.
Under insurance waiver up to 15%	Warranted building has no basement exposure
Removal Of Debris Clause (Upto 2% Of The Claim Amount)	Shops located in Basement are excluded
Architects, Surveyors And Consulting Engineers Fees (Upto 5% Of The Claim Amount)	
Under insurance waiver up to 15%	
There will be a waiting period of first 15 days for STFI group of perils under the policy from the date of inception/payment. The same is NOT applicable only for "NO break-in renewals".	
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Local Authority Clause	
Stock in open is not covered	

Excess

Fire	Rs 5000 for every claim for shops content.
Burglary	5% of the claim amount subject to minimum of Rs 5000/- for each claim
EEI	5% of the claim amount subject to minimum of Rs 5000/- for each claim
Money Insurance	5% of the claim amount subject to minimum of Rs. 2500/- for every claim.
Terrorism Excess	1% of claim amount for each and every claim subject to minimum limit of Rs 25,000/- and maximum limit of Rs 10,00,000/-



Waiting Period for Sarv Suraksha Plus (Group) - Hospital Cash - Illness only:

- 48 months PED waiting period is applicable
- 24 months waiting period of listed conditions, surgeries/treatments is applicable
- 30 days Initial waiting period is applicable

Talk to our staff today!

Corporate Agent

