SHOPKEEPER'S INSURANCE POLICY

Universal Sompo's "Shop Keeper's Package policy" is devised to cater to the overall requirement of you as a shopkeeper. Under this policy, we have combined a number of contingencies, which are normally covered as separate policies.

COVERAGES:

1. Section 1 – Fire & Allied perils – Building & Contents

- This section covers Buildings of construction other than 'kutcha' construction only.
- Contents excluding money and valuables are covered under this section.
- The coverage under this Section are against the perils of

  a) Fire
  b) Lightning
  c) Explosion / Implosion
  d) Aircraft Damage
  e) Riot, Strike, Malicious and Terrorism Damage
  f) Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
  g) Impact Damage
  h) Subsidence and Landslide including rock slide
  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) Terrorism

- Sum Insured for Assets (other than Stocks) must on Reinstatement Value basis.

2. Section 2 – Burglary & Robbery

The Section covers loss or damage by actual or attempted burglary and/or robbery during the policy period in respect of the following:

(a) Contents or any part thereof whilst kept in the insured premises
(b) Insured premises (including reasonable costs for damaged locks)
(c) Money contained in Safe or Strong Room
(d) Money from cashier's till and/or counter.

3. **Section 3- Money**

This Section will indemnify you in respect of money in transit, carried by you or your authorised employee(s), occasioned by theft, robbery or any other fortuitous event.

4. **Section 4- Plate Glass and Neon Signs/Glow Signs**

This Section covers:

1. Accidental loss of damage to Plate Glass/Neon Signs/Glow Signs.
2. Damage to frame and framework of any description following breakage of Glass and/or Neon Boards/glow signs subject to a maximum of Rs 5000/-.
3. The cost of tinting, lettering, painting, embossing, silvering or any other ornamental work on the replacement Glass, provided that such costs have been included in the Sum Insured of the Glass under this Section.

5. **Section 5- Electronic Equipment**

This Section covers:

1. Loss or damage to Electronic Equipment due to perils unless otherwise excluded
2. Loss or damage to External Data Media and/or costs of restoring information and data stored therein.

6. **Section 6- Breakdown of Business Equipments**

The section covers the business appliances/ apparatus such as Air Conditioners, Freezers etc against unforeseen and sudden physical damage caused by or solely due to mechanical or electrical breakdown.

7. **Section 7-Personal Accident**

This section covers Bodily injury to you or your employees named in the Policy resulting to the death or disablement leading to:

- Loss of sight
- Physical separation of or loss of ability to use both hands or both feet
- Physical separation of or loss of ability to use one hand and/or both feet
- Loss of sight of one eye and physical separation of or loss of ability to use either one hand or one foot
- Permanent Total disablement

8. **Section 8- Fidelity Guarantee**

This Section covers you against any direct pecuniary loss caused by act of fraud or dishonesty committed by any salaried person employed by you in the insured premises.

9. Section 9-Public Liability

This Section covers you against legal liability including the Defence costs incurred by you against

(a) Third Part Property Damage

(b) Third Party injury/death

Caused in the course of the Business by an accident in your business premises if notified during the policy period.

10. Section 10- Workmen's Compensation

This Section provides you cover against liability towards your Workmen under the Workmen's Compensation Act, Fatal Accident Act and at Common Law.

11. Section 11 – Business Interruption

This Section covers your financial losses due to business interruption arising out of any of the perils covered under section 1 of the Policy.

(For more details, please refer to Policy wordings).