




SME Pre Underwritten – Shopkeeper Policy

 Fire <i>(Mandatory)</i>	Fire , Lightning , Explosion/Implosion, Aircraft damage, Riots, Strike & Malicious damage, Storm, tempest, tornado, typhoon, cyclone, hurricane, flood and inundation , Impact damage by any rail/ road vehicle or animal not belonging to the insured, Subsidence and landslide, Bursting and/or overflowing of Water Tanks, Apparatus and Pipes, Missile testing operations, Leakage from Automatic Sprinkler Installations, Bush fire, Earthquake, Terrorism
 Burglary <i>(Mandatory)</i>	Burglary or Housebreaking (theft following upon an actual forcible and violent entry of or exit from the premises) or Hold-up.
 <i>Free covers</i>	Architects & Surveyors Fees (up to 3% of claim amount) & Removal of Debris (Up to 1% of claim amount)

Building

- Whether completed or in course of construction (excluding the value of land)
- Interiors, Partitions and Electricals
- Plinth and foundation can be covered if required

Stocks

- Raw materials, work in progress, Finished goods, packing materials, in trade etc.

Content

- Furniture, Fixtures and Fittings , Cables, Tools and Stores

Basis of Sum Insured

- Building , machinery , furniture, fixture, fittings can be insured only on reinstatement value basis
- Stock will be insured only on market value basis

Sum Insured

(Building, contents and stocks taken together)

5 Lakh (min.) to 1 Crore (max.)

inclusive of any mid-term endorsements



No pre-inspection required



Simple proposal with few questions



Claim Process Flow

