

KEY BENEFITS

- Simplified buying experience
- Affordable premium
- Unique provision of in-built coverage of earthquake
- Comprehensive predefined plans to suit your insurance requirements
- Automatic Reinstatement of Sum Insured following a claim under all sections excluding section 4 & 5
- Hassle free claims process



GENERAL EXCLUSIONS:

- War and nuclear risk
- Confiscation, requisition or destruction by order of any government or lawfully constituted authority
- Wear and tear, depreciation and/or gradual deterioration
- Consequential loss
- Damage, injury, accident, disease or illness occurring before cover commences under the policy
- Cost of replacing or changing any undamaged item, or part an item, which forms part of a set or any other item of a uniform nature, colour or design (For detailed exclusions, please refer policy wordings.)

For further information, contact:

Toll Free: 1800 103 5499 | Call us: 0124-4285499
www.iffcotokio.co.in | SMS 'CLAIM' to 56161
Email: info@iffcotokio.co.in

Important Disclaimers:

a. For more details on risk factors, terms and conditions, please read sales brochures carefully before concluding a sale | b. Insurance is the subject matter of solicitation | c. Terms and conditions apply



IFFCO TOKIO GENERAL INSURANCE COMPANY LTD.

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Phone: +91-124-2850100, Fax: +91-124-2577923/24

UAN: ITGI/19-20/InsAdvt/Trade-01
IRDAI Regd. No.: 106 | CIN: U74899DL2000PLC107621



TRADE SUVIDHA INSURANCE POLICY

(UIN: IRDAN106P0004V01200203)



TO DO BUSINESS IS TO TAKE RISKS.
PROTECT YOUR BUSINESS
WITH IFFCO TOKIO

Your trade or business is constantly exposed to various kinds of risks. An unforeseen occurrence might bring a huge financial burden to your business and you. Although you cannot guard your business from every possible risk, insurance can help you tide over such unexpected events.

TRADE SUVIDHA INSURANCE POLICY - A COMPLETE PROTECTOR

To ensure maximum security of assets pertaining to your trade in the crucial hours of need, IFFCO Tokio has developed customized plans to cater to your business requirements. Our Trade Suvidha Insurance Policy gives complete protection to your business against a wide range of risks. It is a simple policy wherein there are various categories of Sum Insured and you have the option to choose a suitable category based on the extent of value at risk. For more details, please contact nearest branch or agent.

COVERAGE UNDER TRADE SUVIDHA

Section 1: Fire and Allied Perils (Contents)



This section covers contents of your premises against fire, explosion, bursting/ overflowing of water tanks, riot, strike and malicious damage, earthquake, flood, cyclone, landslide etc.

Section 2: Burglary and other Perils (Contents)



This section covers contents of your premises against housebreaking, burglary, robbery or dacoity.

Section 3: Money



This section covers loss of money in premises or in transit due to accident or misfortune, hold up, house breaking, robbery, dacoity etc.

Section 4: Personal Accidents



This section covers you and other named persons connected with your business against accidental bodily injury leading to death or permanent disablement (either total or partial).

Section 5: Fidelity Guarantee



This section covers direct pecuniary losses caused to you by any act of fraud or dishonesty committed by your employees.

Section 6: Electronic Equipment



This section covers loss or damage to electronic equipment like computers, fax machines etc. which are installed in your premises.



WHO CAN BUY THIS POLICY?

This policy is suitable for **all business establishments** seeking **comprehensive insurance protection** under one package policy.

- Shops & Retailers
- Restaurants
- Hair Dressers
- Boutiques
- Beauty Parlours
- Laundries
- Video Game Parlours
- Hotels & Guest Houses
- Other similar business establishments

For the property sections, insurance is on Reinstatement Value Basis and there is provision for reinstatement of Sum Insured after loss.