

as well as liability to your employees for any injury or death arising out of and in course of employment with you under the Workmen's Compensation Act etc.

#### Section 12: Goods in Transit



This section covers damage to goods due to fire, lightning, breakage of bridges, collision derailment, strike, riot, theft and/or non-delivery of entire package, robbery, dacoity etc., whilst in transit in connection with your trade in business.

#### What important things you must bear in mind

- A minimum of 4 out of the 12 sections have to be covered
- There is a provision for premium discount if 6 or more sections are covered by you
- In respect of Sections 1, 2, 4, 5, 6 and 7, the insurance is on Reinstatement Value basis (i.e. new for old) for which the sum Insured should represent value of new property including freight, duties etc. This does not apply only to "Other content" of Section 1 & 2.
- Apart from a few sub limits on specific items, there are no maximum limits specified for sum insured under any section of the policy
- In case at the time of damage, the value of the property is greater than the sum Insured opted by you, then the claim would be paid in the same proportion. This is applicable to Sections 1, 2, 4, 5, 6 and 7

#### When will the policy not pay?

Some of the important Exclusions under the policy are as follows:

- Damage as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution etc.
- Any damage due to confiscation, commandeering, requisition or destruction by order of any government or lawfully constituted authority
- Any damage directly or indirectly caused by or contributed to or arising from ionizing radiation or contamination by radioactivity
- Depreciation and damage caused by wear and tear or gradual deterioration.
- Damage to property and contents due to pollution of any kind. Besides these, there are some other exclusions that are specific to particular sections of the policy.

#### Who can apply for the Policy?

This policy is suitable for shop, retail agencies, dealers, restaurants, hair dressers boutiques, beauty parlors, laundries, video game parlors, hotels, guest houses, or any other business establishments who want to take comprehensive insurance protection under one package policy.

#### Easy Claim Process

In case of any incidents leading to a claim under this Policy, please ensure your safety as well as that of your property and then inform our nearest Office or our Customer Care Centre at 1800-103-5499 (Toll free). We will guide you through our simple settlement process.

#### 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



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## Protect your business with IFFCO-TOKIO'S Trade Protector Insurance Policy

(UIN: IRDAN106RP0016V01200102)



Expose your business  
to opportunities  
— **Not Risks** —

Your trade or business on which so much of your time and money have been spent to build up is constantly exposed to various kinds of risks. Some unfortunate occurrence might bring a huge financial burden to your business and to you. Although you cannot guard your business from all the risks, you can take steps to help tide over such unexpected events. IFFCO-Tokio's Trade Protector Policy is just the right kind of policy to provide protection against these uncertainties.

### A Complete Protector

Our Trade Protector Policy gives complete protection to your business against a wide range of risks and perils. By opting for this single package policy, you will be covered against almost all the risks that you may normally encounter while carrying out your trade.

### Benefits Available

This policy has 12 sections which provide comprehensive protection for your office assets, interests, liability as well as for your personal self, your directors, partners and employees.

### The sections are:

#### Section 1: Fire and Allied Perils



In this section, your buildings, stocks, furniture, fixtures, fittings, interior decorations and other contents are covered against fire, explosion, bursting/overflowing of water tanks, riots, strikes malicious damage, earthquake, flood, cyclone, landslide etc.

At no extra charge, we also cover	On payment of additional premium, we cover
<ul style="list-style-type: none"> <li>Costs to comply with building regulations following a damage</li> <li>Temporary removal of equipment to other place for repairs or renovation</li> </ul>	<ul style="list-style-type: none"> <li>Professional fees of architects, surveyors etc., for superintendence of building during reinstatement following a loss</li> <li>Debris removal cost</li> <li>Temporary removal of stocks</li> </ul>

#### Section 2: Burglary with other Perils



This section covers the some properties as in Section 1 against housebreaking, burglary, robbery, or dacoity along with impact damage by falling trees/electric poles/lamp posts/breakage or collapse of television or radio aerials/satellite dishes and damage by civic authorities in prevention of fire

At no extra charge, we also cover	On payment of additional premium, we cover
<ul style="list-style-type: none"> <li>Outstanding debts not recoverable due to damage caused by insured perils.</li> <li>Exploitory and repair costs of burst pipes/water tanks.</li> <li>Replacement cost of locks and keys for safes/doors</li> <li>Repair cost for underground cables, pipes, tanks etc.</li> </ul>	<ul style="list-style-type: none"> <li>Temporary removal of stocks.</li> </ul>

#### Section 3A/B:



#### Money and Fidelity Guarantee (Section 3A/B)

This section covers loss of money in premises due to hold up, housebreaking robbery or dacoity in train due to accident or misfortune etc. At no extra cost, we also cover loss or damage or safe, strong room steel almirahs as well as case, bag etc used for carriage for money.

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

#### Section 4:



#### Fixed Glass and Sanitary Fittings

This section covers accidental breakage of fixed glass and sanitary fittings in your premises including costs of frames, lettering/printing/embossing etc. and also accidental damage to goods incidental to your business caused by such breakage.

#### Section 5:



#### Electronic Equipment

This section covers loss or damage to electronic equipments like computers, fax machines, accessories, including data carrying materials which are installed in you premises.

This section also covers cost of reinstating such electronic data on data carrying material and software upto the limits specified by you.

#### Section 6A/B:



#### Television/Video Equipments and Portable Computer/Mobile Phone (Section 6A/B)

This section covers loss or damage to your television/video equipment installed in your premises and to your portable computer, mobile phone and electronic diary anywhere in the world.

#### Section 6C: All Risk



This section covers items such as neon and illuminated signs, hoardings installed on the premises and other trade equipments anywhere in India against fire, burglary and any other accidental loss or damage not specifically excluded.

#### Section 7A: Breakdown of Electrical/Mechanical Appliances



This section covers sudden and unforeseen electrical or mechanical breakdown of electrical or mechanical appliances up to 7 years of age contained in your premises.

#### Section 7B: Deterioration of Refrigerated Goods



This section covers damage to refrigerated goods by deterioration or putrefaction due to variation in temperature resulting from sudden electrical/mechanical breakdown of the refrigeration unit or from accidental escape of the refrigerant gases.

#### Section 8: Personal Accident



This section covers you and other named persons connected with your business against accidental bodily injury leading to disablement (either permanent or temporary) or death, along with free additional benefits such as damage to clothing, dead body carriage cost, ambulance charges, loss of employment benefit, education fund for children and rehabilitation cost for insured person to adjust to injuries as well as modification cost of house or vehicle following such injuries.

#### Section 9: Business Interruption



This section covers you for loss of your gross trading profit including increased cost of working due to damage to insured property caused by perils covered under Section 1 which results in an interruption to your business.

#### Section 10: Baggage



This section covers loss or damage by accident or misfortune to baggage belonging to you or your employees being carried on a journey anywhere in the world in connection with your business.

#### Section 11A/B:



#### Liability

This section covers you against liability to general public for accidental death, bodily injury or property damage including liability as a result of accusation of shoplifting, theft, dishonesty resulting into their wrongful detention or false imprisonment,