

# BHARAT SOOKSHMA UDYAM SURAKSHA POLICY

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Bharat Sookshma Udyam  
Suraksha Insurance Policy



**Protect it !**



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Synergy Insurance Broking Pvt. Ltd.  
IRDAI No. DB210 (Valid from 29.08.2024 TO 28.08.2027)  
CIN: U7414MH2001PTC131966

## WHO IS ELIGIBLE ?

- Owners, tenants, lessees, trustees of small businesses—retail shops, small manufacturing units, offices, restaurants, etc.—with total assets  $\leq$  ₹5 crore



Retail Shops



Offices



Small manufacturing units



Restaurants

# WHAT DOES IT COVER

## Standard Cover

**Damage to buildings, machinery, stocks, fixtures, and other business assets due to:**

- Fire, lightning, explosion/implosion
- Storms, cyclones, floods, earthquakes, subsidence/landslide
- Impact (vehicles, aircraft, falling objects)
- Riot, strike, malicious acts, terrorism
- Bursting or leakage from water tanks/apparatus, sprinkler leakage
- Missile testing, bush/family fires, and more

## In – Built Covers (automatically included)

- **Additions/alterations/extensions:** covered up to 15% of insured sum (excluding stock)
- **Floater stock cover:** across multiple locations
- **Temporary stock removal:** coverage up to 10% of stock value

### Specific contents:

- Cash: up to ₹50,000
- Documents/records: up to ₹50,000
- Computer data: up to ₹5 lakh
- Personal effects of staff/visitors: up to ₹15,000 per person (max 20 persons)

- **Start-up expenses:** up to ₹1 lakh for restarting operations
- **Professional fees:** architects/surveyors up to 5% of claim
- **Debris removal:** up to 2% of claim value
- **Municipal compliance costs:** extra construction costs required by law

## Optional Extensions (Add-ons)

- Stock declaration policies (deal with fluctuating inventory)
- Earthquake cover, loss-of-rent, terrorism enhancement, equipment breakdown, and other insurer-specific options [bankofbaroda.in](http://bankofbaroda.in).

## NEXT STEPS

- Assess your business's total assets—ensure they're under ₹5 crore at each location.
- Compare offers from insurers like Bajaj Allianz, ICICI Lombard, and Universal Sampo.
- Choose add-ons matching your risk needs (e.g., stock declaration, equipment breakdown).
- Get a quote & issue instantly, typically with minimal paperwork and renewal flexibility.

## Major Exclusions

- War, invasion, intentional damage, nuclear risks
- Normal wear & tear, gradual deterioration, mechanical failure (unless it results in an insured peril)
- Consequential loss, theft (unless within 7 days of a covered peril) .

## Why It Matters ?

- Introduced by IRDAI from 1 April 2021, alongside Bharat Griha Raksha and Bharat Laghu Udyam Suraksha, replacing old SFSP policies
- Uses simple, uniform wording for ease and transparency.
- Designed specifically for micro-enterprises—broad protection, low complexity, annual policy term