

BUSINESS PACKAGE POLICY



**Comprehensive insurance
solution for your business
premises**



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Synergy Insurance Broking Pvt. Ltd.
IRDAI No. DB210 (Valid from 29.08.2024 TO 28.08.2027)
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WHO NEEDS IT

- Offices (IT/ITES, law firms, consultancies)
- Retail shops & showrooms
- Clinics & diagnostic centers
- Salons & spas
- Warehouses (non-hazardous)
- Small/medium enterprises



Offices (IT/ITES, law firms, consultancies)



Salons & Spas



Retail shops & Showrooms



Warehouses (non-hazardous)



Clinics & Diagnostic Centres



Small/Medium Industries

WHAT DOES IT COVER

This package combines essential protections under one policy

Fire & Allied Perils	Covers damage to building and contents due to fire, lightning, explosion, natural disasters, etc.	Plate Glass Insurance	Covers accidental breakage of fixed plate glass at the premises.
Burglary & Theft <i>(optional)</i>	Protection against theft/burglary of stock, contents, and cash	Fidelity Guarantee	Protection against dishonest acts of employees leading to financial loss
Money Insurance	Covers loss of money in transit or from safe due to theft or robbery.	Public Liability	Legal liability towards third parties for accidental bodily injury or property damage arising out of business operations
Electronic Equipment	Covers computers, servers, and other office electronics against breakdown, fire, etc	Group Personal Accident	Covers employees for death or disability due to accidents
Machinery Breakdown	Mechanical or electrical breakdown of insured equipment	Business Interruption <i>(optional)</i>	Covers loss of income due to interruption from insured perils

MAJOR EXCLUSIONS & KEY BENEFITS

Major Exclusions

- Wear and tear
- War and nuclear risks
- Willful negligence or deliberate acts
- Consequential losses not specifically covered
- Inventory shortage (under burglary)

Key Benefits

- Single policy with multiple protections
- Tailor-made for SME risks
- Premium savings over separate policies
- Simplified claims process
- Add-on flexibility