



QUOTE COMPARISON REPORT FOR OFFICE PACKAGE POLICY

Insured Name	Krisumi Corporation Pvt Ltd
Communication Address	Krisumi Sales Lounge, Sector 36 A, Dwarka Expressway, Gurugram - 122004 Haryana.
Occupancy	Office
Risk Location Covered	Krisumi Sales Lounge, Sector 36 A, Dwarka Expressway, Gurugram - 122004 Haryana.
Policy Period	22/07/25 to 21/07/26
Hypothecation	N.A.
GST	06AAECV0565A1ZR
Claim History	2022-23 - NIL , 2023-24 - NIL and 2024-25 - 1 claim settled for the amount of Rs.40,000 under All Risk section-Loss of Laptop

Premium Calculation Sheet		SUM INSURED	IFFCO TOKIO GIC LTD Premium in Rs.	UNITED INDIA INSURANCE Premium in Rs.	ICICI LOMBARD General Insurance Co Ltd Premium in Rs.
S. NO	COVERAGES				
1	Standard Fire & Special Perils without STFI	313,724,093	78,431	78,431	78,431
	Earth quake	313,724,093	47,059	47,059	47,059
	STFI	313,724,093	69,019	69,019	69,019
	Terrorism	313,724,093	40,784	40,784	40,784
2	Burglary Insurance	47,924,682	359	359	791
3	All Risk Insurance - Annexure to Be Provided	23,183,445	23,183	21,561	9,273
4	Money , Single Carrying -10lac, Annual transit- 1.2 cr, Cash in safe-10 lac , including SRCC	13,000,000	1,300	1,300	780
5	Fidelity SI-10 lac ,4 employees each location	1,000,000	100	100	100
6	Public Liability (Non Industrial)	10,000,000	1,000	1,000	1,000
<b>Total Premium</b>			<b>261,236</b>	<b>259,613</b>	<b>247,237</b>
<b>GST @ 18%</b>			47,022	46,730	44,503
<b>Premium Payable inclusive of GST</b>			<b>308,258</b>	<b>306,343</b>	<b>291,740</b>

**Bharat Laghu Udyam Suraksha Coverage terms and conditions**

Excess: 5% of Claim amount subject to maximum of 10,000 as per Bharat Laghu Udyam Suraksha  
 Fire Section Coverage will be as per Bharat Laghu Udyam Suraksha

**Burglary Coverage terms and conditions**

Excess: 5% of claim amount subject to minimum of Rs.5,000/- for each and every claim  
 First Loss Basis @  
 Theft and RSMD extension  
 Goods held in trust are covered if the same is included in TSI  
 Subject to condition that Premises are guarded by round the clock  
 Subject to condition that any loss due to mysterious disappearance and unexplained losses are not covered  
 Terms are subject to Nil claims in the last 3 years

**All Risk Coverage terms and conditions**

Excess: 5% of claim amount subject to a minimum of Rs. 5,000/- for each and every claim  
 Electrical and mechanical breakdown extension  
 Serial No. Make Model and year of Mfg to be Provided forming the part of the policy  
 Loss of software/data/Consequential loss of any kinds is not covered  
 Coverage: Worldwide  
 Terms are subject to Nil claims in the last 3 years

**Money Insurance terms and conditions**

Excess: 5% of the claim amount subject to a minimum of Rs. 5,000/- each and every claim  
 Warranted that cash is kept in locker, drawer securely locked at all times  
 Warranted that the cash records are balanced at the end of the day  
 Per Sending Limit – Cash in Transit –  
 Cash should be carried by authorized or designated Employees of the company  
 Warranted that insured should maintain all books of records for satisfactory verification in case of claims arising out of any loss  
 Place of Transit – from Insureds Premises to Bank premises and vice versa within city limits.  
 Warranted that cash is carried between 9.AM to 6. PM only.  
 Warranted that Cheques, Bank Drafts are Not Covered under the policy  
 Terms are subject to Nil Claims for the last 36 Months

**Fidelity Guarantee Coverage terms and conditions**

Excess: 5% of claim amount subject to a minimum of Rs. 5,000/- for each and every loss  
 Warranted that persons named in the policy are on the Payrolls of the company  
 Warranted that the Insured's books are balanced on a monthly basis  
 Warranted that all payments are made by crossed cheques only  
 Policy is being issued on Floater and Designation Basis  
 AOA limit Rs  
 Terms are subject to Nil Claims for the last 36 Months

**Public Liability (non Industrial)**

Excess :- Subject to minimum of INR 50,000/- for each and every claim  
 Jurisdiction & Territory: INDIA  
 Defense Cost Inclusive Endorsement  
 Designated Premises Endorsement – Addresses of the risk location to be declared at the time of confirmation of business  
 Pure Financial Loss Exclusion  
 Professional Liability Exclusion  
 Absolute Pollution Exclusion  
 War, Sabotage and Terrorism Exclusion  
 Fines, Penalties, Punitive and Exemplary Damages Exclusion  
 Act of God perils Extension  
 Property under Care, Custody and Control Exclusion  
 Products and Completed Operations Liability Exclusion.  
 Workmen's Compensation Exclusion  
 No cover for losses arising out of Pyrotechnics