

OFFICE PACKAGE POLICY					
IFFCO TOKIO GENERAL INSURANCE CO LTD					
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	22/07/23 to 21/07/24				
Hypothecation	N.A.				
GST	06AAECV0565A1ZR				
Quotation for Business Sheild					
S. NO	COVERAGES	SUM INSURED	ICICI LOMBARD	NEW INDIA	IFFCO TOKIO
1	Standard Fire & Special Perils without STFI	300,940,065	7,524	30,094	26,332
	Earth quake	300,940,065	30,094	45,141	15,799
	STFI	300,940,065	30,094	45,141	15,799
	Terrorism	300,940,065	45,141	45,141	45,141
2	Burglary Insurance	42,829,804	321	4,283	321
	Burglary Balance Cover				0
3	All Risk Insurance - Annexure to Be Provided	17,470,362	52,411	61,146	43,676
4	Money , Single Carrying -10lac, Annual transit- 1.2 cr, Cash in safe-10 lac , including SRCC	13,000,000			
			1,300	650	390
5	Fidelity SI-10 lac ,4 employees each location	1,000,000	100	500	115
6	Public Liability (Non Industrial)	10,000,000	2,500	1,000	3,000
<b>Total Premium</b>			<b>169,485</b>	<b>233,096</b>	<b>150,574</b>
<b>GST @ 18%</b>			<b>30,507</b>	<b>41,957</b>	<b>27,103</b>
<b>Premium Payable inclusive of GST</b>			<b>199,992</b>	<b>275,054</b>	<b>177,677</b>

Bharat Laghu Udyam Suraksha Coverage terms and conditions	
<p><b>Excess:</b> 5% of Claim amount subject to maximum of 10,000 as per Bharat Laghu Udyam Suraksha</p> <p>Fire Section Coverage will be as per Bharat Laghu Udyam Suraksha</p>	
Burglary Coverage terms and conditions	
<p><b>Excess:</b> 5% of claim amount subject to minimum of Rs.5,000/- for each and every claim</p> <p>First Loss Basis @</p> <p>Theft and RSMD extension</p> <p>Goods held in trust are covered if the same is included in TSI</p> <p>Subject to condition that Premises are guarded by round the clock</p> <p>Subject to condition that any loss due to mysterious disappearance and unexplained losses are not covered</p> <p>Terms are subject to Nil claims in the last 3 years</p>	
All Risk Coverage terms and conditions	
<p><b>Excess:</b> 5% of claim amount subject to a minimum of Rs. 5,000/- for each and every claim</p> <p>Electrical and mechanical breakdown extension</p> <p>Serial No. Make Model and year of Mfg to be Provided forming the part of the policy</p> <p>Loss of software/data/Consequential loss of any kinds is not covered</p> <p>Coverage: Worldwide</p> <p>Terms are subject to Nil claims in the last 3 years</p>	
Money Insurance terms and conditions	
<p><b>Excess:</b> 5% of the claim amount subject to a minimum of Rs. 5,000/- each and every claim</p> <p>Warranted that cash is kept in locker, drawer securely locked at all times</p> <p>Warranted that the cash records are balanced at the end of the day</p> <p>Per Sending Limit – Cash in Transit –</p> <p>Cash should be carried by authorized or designated Employees of the company</p> <p>Warranted that insured should maintain all books of records for satisfactory verification in case of claims arising out of any loss</p> <p>Place of Transit – from Insureds Premises to Bank premises and vice versa within city limits.</p> <p>Warranted that cash is carried between 9.AM to 6. PM only.</p> <p>Warranted that Cheques, Bank Drafts are Not Covered under the policy</p> <p>Terms are subject to Nil Claims for the last 36 Months</p>	
Fidelity Guarantee Coverage terms and conditions	
<p><b>Excess:</b> 5% of claim amount subject to a minimum of Rs. 5,000/- for each and every loss</p> <p>Warranted that persons named in the policy are on the Payrolls of the company</p> <p>Warranted that the Insured's books are balanced on a monthly basis</p> <p>Warranted that all payments are made by crossed cheques only</p> <p>Policy is being issued on Floater and Designation Basis</p> <p>AOA limit Rs</p> <p>Terms are subject to Nil Claims for the last 36 Months</p>	
Public Liability (non Industrial)	
<p><b>Excess :-</b> Subject to minimum of INR 50,000/- for each and every claim</p> <p>Jurisdiction &amp; Territory: INDIA</p> <p>Defense Cost Inclusive Endorsement</p> <p>Designated Premises Endorsement – Addresses of the risk location to be declared at the time of confirmation of business</p> <p>Pure Financial Loss Exclusion</p> <p>Professional Liability Exclusion</p> <p>Absolute Pollution Exclusion</p> <p>War, Sabotage and Terrorism Exclusion</p> <p>Fines, Penalties, Punitive and Exemplary Damages Exclusion</p> <p>Act of God perils Extension</p> <p>Property under Care, Custody and Control Exclusion</p> <p>Products and Completed Operations Liability Exclusion.</p> <p>Workmen's Compensation Exclusion</p> <p>No cover for losses arising out of Pyrotechnics</p>	