

**From:** Akarshit <akarshit@safetree.in>  
**Sent:** 19 July 2023 16:27  
**To:** Gulshan Kumar; Rakesh  
**Cc:** Kanwar Pal; Lalit Sharma; Poonam Rawat  
**Subject:** RE: Renewal reminder for Office Package policy due on 21-07-2023  
**Attachments:** KRISUMI OFFICE PACKAGE - Quote Comparaitve.xlsx

Dear Sir,

Greetings for the day!

Pl find the attached revised quotaiton in comparison with 2 other insurance cos.

Hope you find the quote comparative in order.

Looking forward to hear soon.

Should there be any query feel free to call/write the undersigned.

Thanks & Regards

AKARSHIT  
9582743333

Safetree

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**From:** Gulshan Kumar <gulshan.kumar@krisumi.com>  
**Sent:** Wednesday, July 19, 2023 3:27 PM  
**To:** Rakesh <rakesh@krisumi.com>; Akarshit <akarshit@safetree.in>  
**Cc:** Kanwar Pal <kanwar.pal@krisumi.com>; Lalit Sharma <lalit.sharma@safetree.in>; Poonam Rawat <poonam.rawat@safetree.in>  
**Subject:** RE: Renewal reminder for Office Package policy due on 21-07-2023

Dear Akarshit,

Please update on this.

KRISUMI  
CORPORATION



Best Wishes,  
Gulshan Kumar  
*Financial Controller*

Email: [gulshan.kumar@krisumi.com](mailto:gulshan.kumar@krisumi.com)

Mobile: 9810277224

Sector 36A, Gurugram

Website: [www.krisumi.com](http://www.krisumi.com) | Take a walkthrough from  
home: [www.krisumiexperience.com](http://www.krisumiexperience.com)

Approval 34260

APPROVAL / LOGIC NOTE

Project Corporate Office & Sales Lounge  
 Subject/Vendor Insurance Policy for Sales Lounge and other assets including money and third party Insurance. / IFCO TOKIO  
 Date 20-Jul-23

Request you to please approve the Insurance for Sales lounge and other assets including money and third party Insurance.

S.No.	Description of Item	Amount	GST (18%)	Amount
1	Insurance	1,29,370.00	23,287.00	1,52,657
	GROSS TOTAL	1,29,370.00	23,287.00	1,52,657

We are going with L-1 Vendor since their claim settlement ratio is high. Admin Budget will be used for this purposes.

Date \_\_\_\_\_  
 Prepared by Gulshan Kumar  
 Date \_\_\_\_\_

Date \_\_\_\_\_ Mr. Akash Khurana  
 Date \_\_\_\_\_ Mr. Takahiro Yamazaki

**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 Shield**

S. NO	COVERAGES	SUM INSURED	RATE	PREMIUM
1	Standard Fire & Special Perils without STFI	29,82,19,643	0.0875	26,094
	Earth quake	29,82,19,643	0.0525	15,657
	STFI	29,82,19,643	0.0525	15,657
	Terrorism	29,82,19,643	0.1500	44,733
	Burglary Insurance			
3	Burglary Insurance	4,35,67,962	0.01	327
	Burglary Balance Cover		0.01	0
4	All Risk Insurance - Annexure to Be Provided	94,91,140	0.25	23,728
	Money , Single Carrying -10lac, Annual transit- 1.2 cr, Cash in safe-10 lac, including SRCC	20,00,000	0.03	60
	Fidelity SI-10 lac, 4 employees each location	10,00,000	0.08	115
13	Public Liability (Non Industrial)	1,00,00,000	0.0300	3,000
<b>Total Premium</b>				<b>1,29,370</b>
<b>Total Premium For All Policies excl GST</b>				<b>1,29,370</b>
<b>GST @ 18%</b>				<b>23,287</b>
<b>Premium Payable inclusive of GST</b>				<b>1,52,656</b>

L1

Liberty	ICICI		
RATE	PREMIUM	RATE	PREMIUM
0.1150	34,295	0.1012	30,180
0.0525	15,657	0.0650	19,384
0.0525	15,657	0.0650	19,384
0.1500	44,733	0.1500	44,733
0.05	2,178	0.01	436
0.05	0	0.01	0
0.25	23,728	0.20	18,982
0.03	60	0.10	200
0.10	140	0.50	540
0.0300	3,000	0.0500	5,000
<b>1,39,448</b>		<b>1,38,839</b>	
<b>25,101</b>		<b>24,991</b>	
<b>1,64,548</b>		<b>1,63,830</b>	

L2

L3

All terms & Conditions as per expiring policy

**OFFICE PACKAGE POLICY  
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Occupancy	Office
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	Earth quake	29,82,19,643	0.0525	15,657	0.0525	15,657	0.0650	19,384
	STFI	29,82,19,643	0.0525	15,657	0.0525	15,657	0.0650	19,384
	errorism	29,82,19,643	0.1500	44,733	0.1500	44,733	0.1500	44,733
3	Burglary Insurance							
	Burglary Balance Cover	4,35,67,962	0.01	327	0.05	2,178	0.01	436
			0.01	0	0.05	0	0.01	0
4	All Risk Insurance - Annexure to Be Provided							
	Money, Single Carrying -10lac, Annual Transl- 1.2 cr, Cash in safe-10 lac, including SRCC	94,91,140	0.25	23,728	0.25	23,728	0.20	18,982
	Fidelity SI-10 lac, 4 employees each location	20,00,000	0.03	60	0.03	60	0.10	200
	Public Liability (Non Industrial)	10,00,000	0.08	115	0.10	140	0.50	540
13		1,00,00,000	0.0300	3,000	0.0300	3,000	0.0500	5,000
<b>Total Premium</b>				<b>1,29,870.00</b>		<b>1,39,447.52</b>		<b>1,38,839.29</b>
<b>Total Premium For All Policies excl. GST</b>				<b>23,287.00</b>		<b>25,100.55</b>		<b>24,991.07</b>
<b>GST @ 18%</b>				<b>1,52,657.00</b>		<b>1,64,548.07</b>		<b>1,63,830.36</b>
<b>Premium Payable Inclusive of GST</b>				<b>L1</b>	<b>L2</b>	<b>L3</b>		

All terms & Conditions as per expiring policy