

Renewal Business\_5182227077\_620314900397\_TrackOn\_590785



Date: 18/06/2022

ADVANCED HAIR STUDIO PVT LTD

50, WELLINGTON STREET  
OPP. KOSHY BAKERY  
OFF RICHMOND ROAD  
BANGALORE-560027  
BANGALORE  
KARNATAKA  
INDIA

Dear Sir / Ma'am,

**Sub: BUSINESS GUARD - Commercial Policy Package (Small Business Solutions) - Retail Policy No. 5182227077**

We thank you for renewing your policy with Tata AIG. It's our pleasure to have been entrusted to meet your insurance requirement again. We take immense pride in having you with us and are glad to offer the best of our services. Tata AIG General Insurance Company Ltd. (Tata AIG) combines the Tata Group's preeminent leadership position in India and AIG's global presence as the world's leading international insurance and financial services organization. We at Tata AIG, strive to anticipate customer priorities and exceed their expectations. You can be assured that you have chosen the right partner to be 'With You Always'.

Your renewed policy schedule is attached herewith which incorporates the changes, if any, requested by you. We request you to kindly go through the schedule and confirm that all the required changes have been incorporated correctly. In case of any error/discrepancy, please feel free to inform us for necessary correction within 15 days of receipt of this document otherwise all particulars will be deemed to be correct. Please retain the same for any guidance related to your insurance policy. Our policy wording is also available on our website [www.tataaig.com](http://www.tataaig.com). or your reference any time.

Should you have any concerns or require any assistance, you can always reach us at

- 1) 24X7 toll free helpline - 1800 266 7780
- 2) SMS 'TAG' to 5616181
- 3) Write to us [customersupport@tataaig.com](mailto:customersupport@tataaig.com)

Thank you again for entrusting us with your insurance requirement. We sincerely appreciate you for again expressing your confidence in TATA AIG.

We look forward to your continued patronage always.

Yours sincerely,

**For Tata AIG General Insurance Company Ltd.**



Authorised Signatory

**SCHEDULE**

POLICY NO.: 5182227077  
 INSURED NAME : ADVANCED HAIR STUDIO PVT LTD.  
 COMMUNICATION ADDRESS:- 50, WELLINGTON STREET,OPP. KOSHY BACKERY,OFF RICHMOND ROAD,,BANGALORE,BANGALORE,KARNATAKA,560027  
 GSTIN Number : 29AAGCA7603N1ZA  
 Place of supply : KARNATAKA  
 State code : 29  
 TELEPHONE NO. (LANDLINE NO.):  
 MOBILE NO.:  
 EMAIL:  
 CONTACT PERSON DETAILS  
 (where proposer is not an individual)  
 a.Name:  
 b.Designation:  
 Additional Insured : .  
 RISK LOCATION ADDRESS: 50, WELLINGTON STREET, OPP. KOSHY BACKERY, OFF RICHMOND ROAD, BANGALORE,,,,,560027,BANGALORE,BANGALORE  
 OCCUPANCY: Shop - Excluding Garment Shops

PERIOD OF INSURANCE  
 From : 18/06/2022 00:00 Hrs  
 To : 17/06/2023 23:59 Hrs

AGENT/BROKER NAME - JAINUINE INSURANCE BROKERS PVT LTD  
 AGENT/BROKER CONTACT NO - 9850049400  
 AGENT/BROKER LICENSE CODE - 376  
 BANK / FINANCIAL INSTITUTION - None

The company is liable hereunder only in respect of those Coverage's stated for each of which the Sum Insured / Limit of Liability is specified hereunder and the Premium due thereon is received by the Company.

SI.NO	Coverage Section	Particulars of Insured Interest	Sum Insured / Limit of Indemnity (Rs.)
A	Fire Building and/or Contents	Contents	2,550,000
B	Burglary	Contents	2,550,000
C	Money Insurance	Money in Safe (Refer Annexure C)	50,000
		Money in Till / Counter (Refer Annexure C)	50,000
Gross Premium:			Rs.4,539
Special Discount / Sectional Discount:			Rs.0
Net Premium:			Rs.4,539
IGST @18 %:			Rs.817
Total Amount (Rounded Off):			Rs.5,356
GSTIN:			24AABCT3518Q1Z2 - GUJARAT Service Accounting Code: 997137

**CONDITIONS:** Subject to the following additional conditions/warranties to be read with the wordings of the Policy (and Riders referred if any) hereto

**COVERAGE SECTION A (FIRE):**

- 1) Cyber Risk Exclusion Clause NMA 2915 stands included in the policy
- 2) This policy covers Fire & Allied Perils, Earthquake, STFI and Terrorism

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

**Tata AIG General Insurance Company Limited.**

Regd Office: 15th Floor, Tower A, Peninsula Business Park, G. K. Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India.

Toll Free No. (24x7): 1800 266 7780 OR 1800 229966 (For Senior Citizens) | Fax: 022 6693 8170 | Email: customersupport@tataaig.com

IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: IRDAN108RP0001V02100001.

Sl.No	In-built Covers	Details
1.	Additions, alterations or extensions	Property that You erect, acquire or add during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks).
2.	Temporary removal of stocks	Loss to stocks temporarily removed to other premises for fabrication, processing or finishing upto 10% of value.
3.	Cover for Specific Contents	<ul style="list-style-type: none"> <li>• Cover for Money upto ₹ 50,000 (Fifty Thousand Rupees) during the policy period.</li> <li>• Cover for documents such as deeds, manuscripts, business booksplans, drawings, securities etc. upto ₹ 50,000 (Rupees Fifty Thousand) during the policy period.</li> <li>• Cover for computer programmes, information and data upto ₹5 Lakh (Rupees Five Lakh) during the policy period.</li> <li>• Cover for personal effects of employees, Directors and visitors upto ₹ 15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period.</li> </ul>
4.	Start-Up Expenses	Start-up cost incurred by You in respect of insured risk consequent upon a loss or damage due to insured events upto ₹5 Lakhs ( Rupees Five Lakh).
5.	Professional fees	Reasonable fees of architects, surveyors and consulting engineers upto 5% of the claim amount.
6.	Costs for Removal of debris	Reasonable expenses for removal of debris upto 2 % of the claim amount.
7.	Costs compelled by Municipal Regulations	Additional cost of reconstruction of property incurred solely for complying with municipal regulations.

**COVERAGE SECTION B (BURGLARY):**

- 1) Including Theft
- 2) Excluding money, monetary instruments and valuables of every description unless specifically covered

**COVERAGE SECTION C (MONEY IN SAFE)**

- 1) Warranted keys/combination notes of safe not to be left on premises
- 2) Warranted money not to be left unattended anytime anywhere
- 3) Warranted existing protection, detection and alarm systems to be in full operation at all times
- 4) Warranted daily reconciliation of carryings /transactions

**DEDUCTIBLES:** Subject to the following additional conditions/warranties to be read with the wordings of the Policy (and Riders referred if any) hereto

**COVERAGE SECTION A (FIRE):**

- 1) Excess of Rs.5000/- for each claim

**COVERAGE SECTION B (BURGLARY):**

- 1) Theft Excess - 5% of claim amount sub to minimum of 10000/-.
- 2) 2% of the claim amount subject to a minimum of Rs.5,000 each and every claim loss

**COVERAGE SECTION C (MONEY IN SAFE)**

- 1) Excess 2% of claims amount subject to minimum of 2500

**COVERAGE SECTION C (MONEY IN TRANSIT)**

- 1) Excess 2% of claims amount subject to minimum of 2500

**SPECIAL CONDITIONS**

- 1 Cyber Risk Exclusion Clause NMA 2915 stands included in the policy.
- 2 Communicable disease Exclusion Clause LMA 5393 stands included in the policy.

**NOTE:** If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under the Policy or if the loss or damage be occasioned by the willful act, or with the connivance of the Insured, all benefits under this Policy shall be forfeited.

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IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: IRDAN108RP0001V02100001.

Signed at : AHMEDABAD

On Date : 20-Jun-2022

The stamp duty of Rs.0.25/- paid in cash or demand draft or by pay order,vide Receipt/Challan no:LOA/CSD/318/2022/1601 dated the 08/04/2022

**For Tata AIG General Insurance Company Ltd.**



**Authorised Signatory**

**IMPORTANT NOTE:-**

Please examine this Policy including its attached Schedules and annexures / Riders if any. In the event of any discrepancy please contact the office of the Company immediately, it being noted that this Policy shall be otherwise considered as being entirely in order.

**Policy Servicing Office**

AHMEDABAD,0220,OFFICE NO. 2-A, 2ND FLOOR,,TURQUOISE, PANCHAWATI CROSS ROAD,,C.G.ROAD,  
AHMEDABAD,,AHMEDABAD,GUJARAT,AHMEDABAD-380006.

**BUSINESS GUARD - Commercial Policy Package (Small Business Solutions) - Retail**



**Proposal Form**

**Important:**

1. This proposal is for covering an enterprise whose total value of insurable assets at a location does not exceed ₹ 5 Crore , against Fire and Allied Perils.
2. Read the Prospectus/Key Features Document/Policy Wordings before filling up this proposal form to understand the meaning of the terms used herein better.
3. The property proposed for insurance is not covered until the proposal is accepted and premium is paid.

Policy Issuing Office Address & code	AHMEDABAD-0220
Intermediary/Agent Name & Code(if any)	JAINUINE INSURANCE BROKERS PVT LTD 0008731000

**A. Details about Proposer and Policy Period**

Name Of Proposer	ADVANCED HAIR STUDIO PVT LTD		
Address of Proposer	50, WELLINGTON STREET OPP. KOSHY BACKERY OFF RICHMOND ROAD BANGALORE-560027 BANGALORE KARNATAKA INDIA		
Email	,		
Contact person details	,		
Policy to be issued irfavour of (list out all the partieswho have insurable interest) includ the financial institutions	None	Period of Insurance	From: 18/06/2022 To: 17/06/2023

**B.Business and Location of business**

9.	Business of proposer	SHOP ( HAIR SALOON )
10.	Location of risk/ business to be covered - full postal addresswith inpin code	50, WELLINGTON STREET, OPP. KOSHY BACKERY, OFF RICHMOND ROAD, BANGALORE,,,,560027,BANGALORE,BANGALORE
	Occupancy	Shop - Excluding Garment Shops
	Age of unit	
	Floor	*Floor:Ground Floor (GF)/Mezzanine Floor(MF)/Higher Floor(H).

**C. Details About Business Covered at the insured location**

11. Details of insured property	Please tick YES/NO
a. Offices, Shops,Hotels etc.	
b. Industrial / Manufacturing risks	
c. Storage outside Industrail/ Manufacturing risks	
d. Tanks / Gas holders outside Industrail/ Manufacturing risks	
e. Utilities located outside Industrail/ Manufacturing risks	
f. Boundary wall	
g. Basement Storage	No if,yes value stored SI: ₹ 0
h.Others (please specify)	
12. if used as warehouse / godown (not located in a manufacturing unit),please give the list of goods stored.	
13. if used as an Industrial Manufacturing units give products manufacture at the location proposed (detailed block plan showing various facilities to be enclosed wherever applicable.)	
14. if used as an Industrail Manufacturing unit, please state whether the factory is working or silent?	

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**Tata AIG General Insurance Company Limited.**

**Proposal Form**

16. Indicate whether AMC(Annual Maintenance Contract) for the Fire Protection Appliances is in force	
17. Construction details	
a. please state material used	
Walls	
Floor	
Roof	
<b>Note:</b> <b>Kutcha:</b> Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plasticcloth/asphalt/canvas/tarpaulin and the like are treated as Kutcha Construction. <b>Pucca:</b> Buildings other than Kutcha are treated as Pucca constructions	
b. Number of Floors	
c. Age of the Building	
18. Distance between the risk to be covered and nearest Fire Brigade	
19. Whether You have insured the same property with any other Insurance Company with the same type of coverage (Give details)	
20. Whether Insurance was declined by any other Company (Give details)	
21. Premium / Claim details for the past 36 months excluding the expiring policy period	

**D. Sum Insured and Other details of Insured Property (Indicate Sum Insured on the following basis:**

- For Building, Plant and Machinery, Furniture, Fixture and Fittings and other contents: **Reinstatement Value;**
- For raw material: **Landed Cost;**
- For stock in process: **Input cost;**
- For finished stock: **Manufacturing cost** of the finished stock or the **Contract Price\*** of goods sold but not delivered, as applicable.

\***Contract Price** is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price).

<b>22.</b>								
Description of Block	Building including plinth,Basement and additional structures	Plant & Machinery	Furniture & Fixtures, Fittings and Other equipment	Raw Material	Stock in Process	Finished Stock	Other Contents	Total
50, WELLINGTON STREET, OPP. KOSHY BACKERY, OFF RICHMOND ROAD, BANGALORE,,,,, 560027,BANGALORE, BANGALORE							2,550,000	2,550,000

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**Proposal Form**

**E. Details for in-built cover for Floater**

23.	Floater Cover (for stocks at various locations) and Sum Insured ( in ₹ )	As per Annexure
	i) Maximum value at any one location:₹	
	ii) Whether stocks stored in open:	No

**F. Standard add-ons**

II. Do You want to opt for Declaration Policy?  
If Yes, give details below:

24.	Stocks which fluctuate in value to be covered on (monthly) declaration basis: Amount INR:
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BURGLARY							
SR.NO	Furniture & Fixture / Office Equipment	Plant & Machinery / Equipment	Stocks	Others - Specify	Sum - Insured	First Loss (25 / 50%)	First Loss Sum Insured
1			0	2,550,000	2,550,000		0
Covers Theft by visible and forcible means only. Do you have dedicated security arrangement round the clock? NO							
Are the insured premises protected with Solid Doors/Gates/Grill/Rolling shutters/Glass Door Burglary Alarm system NO							

PORTABLE EQUIPMENT						
Portable Equipment# Details	Make	Model	Year of Mfg.	Serial No. For Identification	AMC	Sum Insured*
As per Annexure						
* Basis of SI should be new replacement value of same make /model. #Mobile Phone/PDA's are excluded.						

ELECTRONIC EQUIPMENT							
SR.NO	Electronic Equipment/ Machinery Breakdown	Equipment Details (Name & Capacity)	Make	Year of Mfg	Serial No. For Identification	AMC	Sum Insured*
	As per Annexure						
Covers Electronic Equipment(upto 7 yrs)/Machinery Breakdown(upto 7yrs)							
*Basis of SI should be new replacement value of same make/model.							

MONEY						
SR.NO	Money in safe	Money in Transit			Annual Carrying	
		From	To	Approx Annual Carrying (Rs).	Limit Per Transit (max. 3 lacs) (Rs.)	
						1
Covers Money / Monetary Instruments (Indian Currency) Belonging to your business while tranist or in safe. choose either Money in Transit on Annual basis or First basis.						

PLATE GLASS / NEON SIGN					
SR.NO	Description	Site Location	NoS	* Dimensions (L x B)	Sum Insured
	As per Annexure				
Covers All Plate Glass and Neon Signs secured & fixed within the stated premises only. * For ornamented / curved / glazed / etched glass and cover for specific items, give item wise dimeensions.					

WORKMEN'S COMPENSATION					
Nature of Work	Work Place (Office / Godown etc.)	No of Employees (permanent)</	Total Annual Wages / Salaries	Contract Workers (attach details)	Sum Insured
As per Annexure					
Covers permanent employees on Un-Named (Designation / Nature of occupation) & Total Annual Wages basis. Contractual employees are covered on Name & Total Annual Wages Basis.					

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**Proposal Form**

**PERSONAL ACCIDENT**

Name	age	Occupation	Any Infirmity / Disability	Nominee Name	Relation	Category I / II / III	Benefit Table A/B/C/D	Capital Sum Insured (Rs)
As per Annexure								

1.Covers only persons in the Age Group 18 to 65 years. 2.Death,permanent disability, partialdisability & temporary total disability covers are available. Temporary total disability is available only for class I & II employees.

**PUBLIC LIABILITY**

Liability Type	Paid Up Capital (RS.)	Annual Turn Over(Rs.)	Any One Accident Limit (Rs.)	Any One Year Aggregate (Rs.)
	0	0	0	0

**BAGGAGE**

	Sum Insured
Covers accompanied Baggage connected with business / personal effects of the Insured / Partner / Employees carried during Travel any where in India.	0

**FIDELITY**

Premanent Employees	designation	Department	Any One Event Limit	Any One Year Aggregate Limit
As per Annexure				

**G.Premium Details**

Mode_Of_payments	
Payments_Details	
Amount	5,356

**Assignment for Personal Accident Insurance**

I/We hereby assign the money payable by Tata AIG General Insurance Company Limited. in the event of my death to the nominee named above and i further declare that his/her/their receipt shall be sufficient discharge to the company

**Declaration by Insured**

I/ We hereby declare that the value insurable assets is less than ₹ 5 Crore (Rupees Five Crores ) and the statements made by me / Us in this Proposal Form are true to the best of my / our knowledge and belief and I / We hereby agree that this declaration shall form the basis of the contract between me/Us and the \_\_\_\_\_  
 If any additions or alterations are carried out in the risk proposed after the submission of this proposal form then the same should be conveyed to the insurers immediately.

Date: 18/06/2022

Place: AHMEDABAD

Signature of Proposer

**Vernacular Declaration (Certification in case the proposer has signed in vernacular/thumb print):**

The content of this form along with product benefits, terms/conditions and exclusions have been explained by me in vernacular to the proposer who has understood and confirmed the same.

Signature/Thumb imprssion of the proposer: \_\_\_\_\_

Name & Signature of agent/intermediary: \_\_\_\_\_

**AML Guidelines**

I/we hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act,2002.I understand that the companyhas the right to call for documents to establish sources of funds. The insurance company has right to cancel the insurance contract in case i am/have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in india.



**BUSINESS GUARD - Commercial Policy Package (Small Business Solutions) - Retail**



**Proposal Form**

- Nationality: Indian  Non-Indian  if Non-Indian, please specify Country: \_\_\_\_\_
- Type of Organization Corporations  Governements  Non Governmental Organization  Society   
Trust  Partnership  International Organization  Cooperatives  Section 25 Company

Date: \_\_\_\_\_

Place: \_\_\_\_\_

Signature of Proposer

**Agent Declaration:**

I, \_\_\_\_\_ (Full Name) in my capacity as an Insurance Advisor/Specified Person of the Corporate Agent/Authorized employee of the Broker/Relationship Officer, do hereby declare that I have explained all the content of this Proposal Form, including the nature of the questions contained in this Proposal Form to the Proposer including statement(s), information and response(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought herein will form the basis of the contract of Insurance between the company and the Proposer, if this Proposal is accepted by the company for issuance of the Policy. I have further explained that if any untrue statement(s)/ information/response(s) is/are contained in this Proposal Form/Including addendum(s), affidavits, statement, submissions, furnished/to be furnished, the company shall have the right to vary the benefits which may be payable and further more if there has been a non-disclosure of any material fact, the policy issued to his/her favor pursuant to this Porposal may be treated by the Company as null and void and all premium paid under the policy may be forfeited to the company.

License No (Intermediary/Corporate Agent/Broker/Relationship Officer) \_\_\_\_\_

Name of the specified Person and code \_\_\_\_\_

Place: \_\_\_\_\_ Date: \_\_\_\_\_ Signature of Agent: \_\_\_\_\_

<b>GST Number:</b> _____	
<b>GST Address:</b> _____	
Amount:	
Cheque/DD No:	A) TOTAL PREMIUM (ALL Coverage Sections):4,539
Date:	Valid upto: B) GST : 817
Bank:	A+B Total Amount Payable :5,356
Direct Debit Authorisation	Transaction ID

Sources of funds (please where (applicable)):  Salary  Business Other {Please specify} \_\_\_\_\_

Insured's PAN Card Number : \_\_\_\_\_ Insured's PAN Card Number :in the absense of PAN Card,  
Please give details of any other authorized photo ID. Photo ID Type \_\_\_\_\_ Number: \_\_\_\_\_

**Prohibition of Rebates - Section 41 of the Insurance Act,1938 as amended by Insurance Laws{Amendment} Act,2015**

- 1) No persosn shall allow or offer to allow, either directly or indirectly, asa an inducement to any person to take or renew or contiune an insurance in respect of any kind of risk relating to lives or property in india,any rebate of the whole or part of the commission payable or any rebate of premium show on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the propectus or tables of the insurers.
- 2) Any person making default in complying with the provisions of this section shall be laiable for penalty which may entend to ten lakh rupees.

**Section 64VB of the Insurance Act 1938**

Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.

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**BUSINESS GUARD - Commercial Policy Package (Small Business Solutions) - Retail**

**Tata AIG General Insurance Company Limited.**

ANNEXURE "A" to COVERAGE SECTION "A"  
Attached to and forming part of the Policy No. 5182227077

Insured: ADVANCED HAIR STUDIO PVT LTD

Location of Risk: 50, WELLINGTON STREET, OPP. KOSHY BAKERY, OFF RICHMOND ROAD,  
BANGALORE,,,,,560027,BANGALORE,BANGALORE

Occupancy: SHOP ( HAIR SALOON )

Sr.No:	Risk Description	Sum Insured (Rs.)
1	Contents	2,550,000
	Total Sum Insured	2,550,000

Fire Remarks: RN695460

**BUSINESS GUARD - Commercial Policy Package (Small Business Solutions) - Retail**

**Tata AIG General Insurance Company Limited.**

ANNEXURE "B" to COVERAGE SECTION "B"  
Attached to and forming part of the Policy No. 5182227077

Insured: ADVANCED HAIR STUDIO PVT LTD

Location of Risk: 50, WELLINGTON STREET, OPP. KOSHY BAKERY, OFF RICHMOND ROAD,  
BANGALORE,,,,,560027,BANGALORE,BANGALORE

Occupancy: SHOP ( HAIR SALOON )

Sr.No:	Risk Description	First Loss Limit	Sum Insured (Rs.)
1	Contents		2,550,000
	Total Sum Insured		2,550,000

Burglary Remarks:

**BUSINESS GUARD - Commercial Policy Package (Small Business Solutions) - Retail**

**Tata AIG General Insurance Company Limited.**

ANNEXURE "C" to COVERAGE SECTION "C"  
Attached to and forming part of the Policy No. 5182227077

**MONEY IN SAFE & MONEY IN TRANSIT**

<b>Money in Premises Coverage</b>	<b>Insured Premises &amp; Location</b>	<b>Particulars of each safe</b>	<b>Limit of Liability any one occurrence (Rs.)</b>
In Safe  Out of Safe during Business hours Loss or Damage to Insured Safe	50, WELLINGTON STREET, OPP. KOSHY BACKERY, OFF RICHMOND ROAD, BANGALORE,,,,560027,BANGALORE,BANGALORE	STANDARD	50,000
<b>Money in Transit Coverage</b>	<b>Location</b>	<b>Transit Between From and To</b>	<b>Limit of Liability any one occurrence (Rs.)</b>
Wages/Salaries Business Cash  Other than Wages/Salaries Other than above	50, WELLINGTON STREET, OPP. KOSHY BACKERY, OFF RICHMOND ROAD, BANGALORE,,,,560027,BANGALORE,BANGALORE	INSURED PREMISES - BANK & VICE VERSA	0

Estimated Annual Turnover : Rs.0

**MONEY IN TILL/COUNTER**

<b>Money in Premises Coverage</b>	<b>Insured Premises &amp; Location</b>	<b>Particulars of each Till / Counter</b>	<b>Limit of Liability any one occurrence (Rs.)</b>
In Till  Out of Till/Counter during Business hours Loss or Damage to Insured Till/Counter	50, WELLINGTON STREET, OPP. KOSHY BACKERY, OFF RICHMOND ROAD, BANGALORE,,,,560027,BANGALORE,BANGALORE	AT COUNTER	50,000

Money Remarks:

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**COMMUNICABLE DISEASE ENDORSEMENT**

**(For use on property policies)**

**Attached to and forming part of the Policy No. 5182227077**

1. This policy, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently and notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
  - 2.1. for a Communicable Disease, or
  - 2.2. any property insured hereunder that is affected by such Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
  - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
  - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
  - 3.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.
4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

**All other terms, conditions and exclusions of the policy remain the same.**

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