

Renewal Business\_5182236966\_620331609302\_TrackOn\_636235



Date: 18/07/2022

ADVANCED HAIR STUDIO PVT LTD

Dear Sir / Ma'am,

**Sub: BUSINESS GUARD - Commercial Policy Package (Small Business Solutions) - Retail Policy No. 5182236966**

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

**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. 5182236966

Location of Risk: PLANET 2 OPP SUREL BUNGLOWS,,NR ADC BANK JUDGES,BUNGLOWS ROAD,,380054,AHMEDABAD,AHMEDABAD

Occupancy: HAIR SALOON (SHOP) / Shop - Excluding Garment Shops

Sr.No:	Risk Description	First Loss Limit	Sum Insured (Rs.)
1	Contents		1,902,500
	Total Sum Insured		1,902,500

Burglary Remarks:

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

**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. 5182236966

**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	PLANET 2 OPP SUREL BUNGLOWS,,NR ADC BANK JUDGES,BUNGLOWS ROAD,,380054,AHMEDABAD,AH MEDABAD	STANDARD	400,000
<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	PLANET 2 OPP SUREL BUNGLOWS,,NR ADC BANK JUDGES,BUNGLOWS ROAD,,380054,AHMEDABAD,AH MEDABAD	INSURED PREMISES - BANK & VICE VERSA	400,000

Estimated Annual Turnover : Rs.5,000,000

**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	PLANET 2 OPP SUREL BUNGLOWS,,NR ADC BANK JUDGES,BUNGLOWS ROAD,,380054,AHMEDABAD,AH MEDABAD	AT COUNTER	30,000

Money Remarks:

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.

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**COMMUNICABLE DISEASE ENDORSEMENT**

**(For use on property policies)**

**Attached to and forming part of the Policy No. 5182236966**

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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**Theft Extension Clause  
Attached to and forming part of the Policy No. 5182236966**

Extended to cover 'theft' but excluding theft committed by or with the connivance of the Employees or hires or agents or representatives or custodians responsible for the insured property or by members of the household of the Insured.

The Company shall in no event be liable for any loss or damage where such loss or damage is:

- discovered during any process of stock taking or inventory reconciliation
- due to non-return of the insured property by the agent/custodian/hirer or any other third party to whom the insured property was given in custody by the Insured or his representative.
- following removal of the insured property from location it is stated as situated
- during or after the occurrence of any fire, riot, strike, earthquake or other convulsion of nature affecting the location where the insured property is situated.
- following the insured property being left unsecured or unattended
- is in excess of the stated limit of indemnity for each and every loss and nor in excess of the stated aggregate limit of indemnity.