Liberty General Insurance (Shop-keepers Insurance)- Sahaj Retail Ltd

Liberty General Insurance™

SAHAJ®

Sections that we offer in Shopkeeper Package Policy

FIRE

BURGLARY

MONEY INSURANCE

Perils in Fire Insurance

- **Coverage:**

- Fire
- Lightning
- Explosion/Implosion
- Aircraft Damage
- Riot, Strike and Malicious Damage
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation(STFI)
- Impact Damage
- Subsidence and Landslide including Rockslide
- Bursting and/or over flowing of Water Tanks, Apparatus and Pipes
- Missile Testing operations
- Leakage from Automatic Sprinkler Installations
- Bush Fire
- Earthquake cover(Add-On)

Standard Fire & Special Perils- Coverage

FLEXA Perils

- Fire
- Lightning
- Explosion/Implosion
- Aircraft Damage

Nat CAT Perils

- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation (STFI)
- Subsidence and Landslide including Rock slide

Other perils

- Riot, Strike and Malicious Damage
- Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
- Missile Testing operations
- Leakage from Automatic Sprinkler Installations
- Bush Fire
- Impact Damage

Coverage- FLEXA Perils

Fire	• Presence of flames i.e. due to accidental not the Intentional
Lightning	• Only direct damages caused by impact irrespective of fire
Explosion/ Implosion	• Covers only chemical explosion not the physical
Aircraft Damage	• Destruction or damage caused by aircraft, other aerial devices or space devices dropped therefrom excluding pressure waves • Picture is just for illustration (it was terroristic attack

Coverage- Nat Cat Perils

Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation (STFI)

- The violent destruction caused to the property or goods due to the mentioned perils are covered by all types of fire insurance policy.

Subsidence and Landslide including Rock slide

- Subsidence - the sinking of the area / land
- Landslide - the collapse of the mass of earth from a mountain or a cliff.

Coverage- Other Perils

Riot, Strike and Malicious Damage

- Damage by external violent means

Bursting and/or overflowing of Water Tanks, Apparatus and Pipes

Leakage from Automatic Sprinkler Installations

Coverage- Other Perils

Missile Testing operations

- Covers the damage or loss to the property due to any kind of missile testing operation.

Impact Damage

- Physical damage due to impact by rail / road vehicles or any animal by direct contact (other than own)
- Excluding vehicles owned by insured or occupier or employees of insured

Bush Fire

- Damage caused due to the burning of bushes
- Excluding forest fire

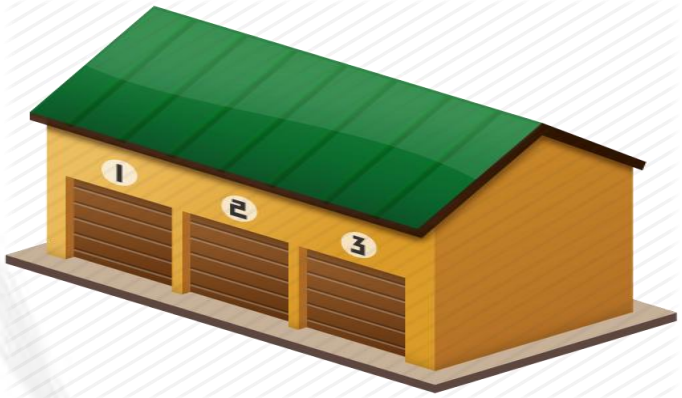
Occupancy

Shop Vs Godown

- **Shop : A place where you can buy goods or services**

  For Examples : General Store (Provision store / Kirana Store)

- **Godown : It is a commercial building used to store finished products.**



Burglary Insurance

- **Coverage:**
- **This Policy covers loss or damage caused by Burglary and Housebreaking (i.e., theft following upon an actual forcible and violent entry of and/or exit from the premises)**

- **Exclusions :**
- Gold or Silver articles, watches jewelers precious stones medals coins Curios
- Sculptures, manuscripts, rare books plans patterns
  models mold and designs.
- Securities, money or securities for money stamps, legal documents,
- Involving Insured's household or of his business staff or any other person **lawfully i**n the premises.
- Earthquake, volcanic eruption, typhoon hurricane,
  tornado, cyclone, or war, invasion, Terrorism
- Consequential loss or damage of any kind
- Unexplained losses, Inventory losses

Money Insurance

- **Coverage:**
- **The Money Insurance Policy of covers loss of money in transit by the insured or insured's authorized employee(s) or money held in safe in the Insured's premises.**

- **Exclusions :**
- The policy does not cover:
- 1. Any consequential losses of any kind
- 2. Loss arising out of the infidelity of the insured or employees
- 3. Money carried under a contract of affreightment
- 4. Loss of money from an unattended vehicle.
- 5. Loss in any way contributed to by the insured.
- 6. Loss caused by AOG perils.

Plan Offerings- Sahaj Retail

Plans					
Covering Contens only					
Sections	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Fire + STFI + EQ for Contents only	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Burglary covering Contents only	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Money - Single Carrying Transit	50,000	50,000	100,000	100,000	100,000
Money In Safe	25,000	50,000	100,000	100,000	100,000
Net Premium	1,125	2,200	4,400	6,500	10,700
Add : 18% GST	203	396	792	1,170	1,926
Total premium	1,328	2,596	5,192	7,670	12,626

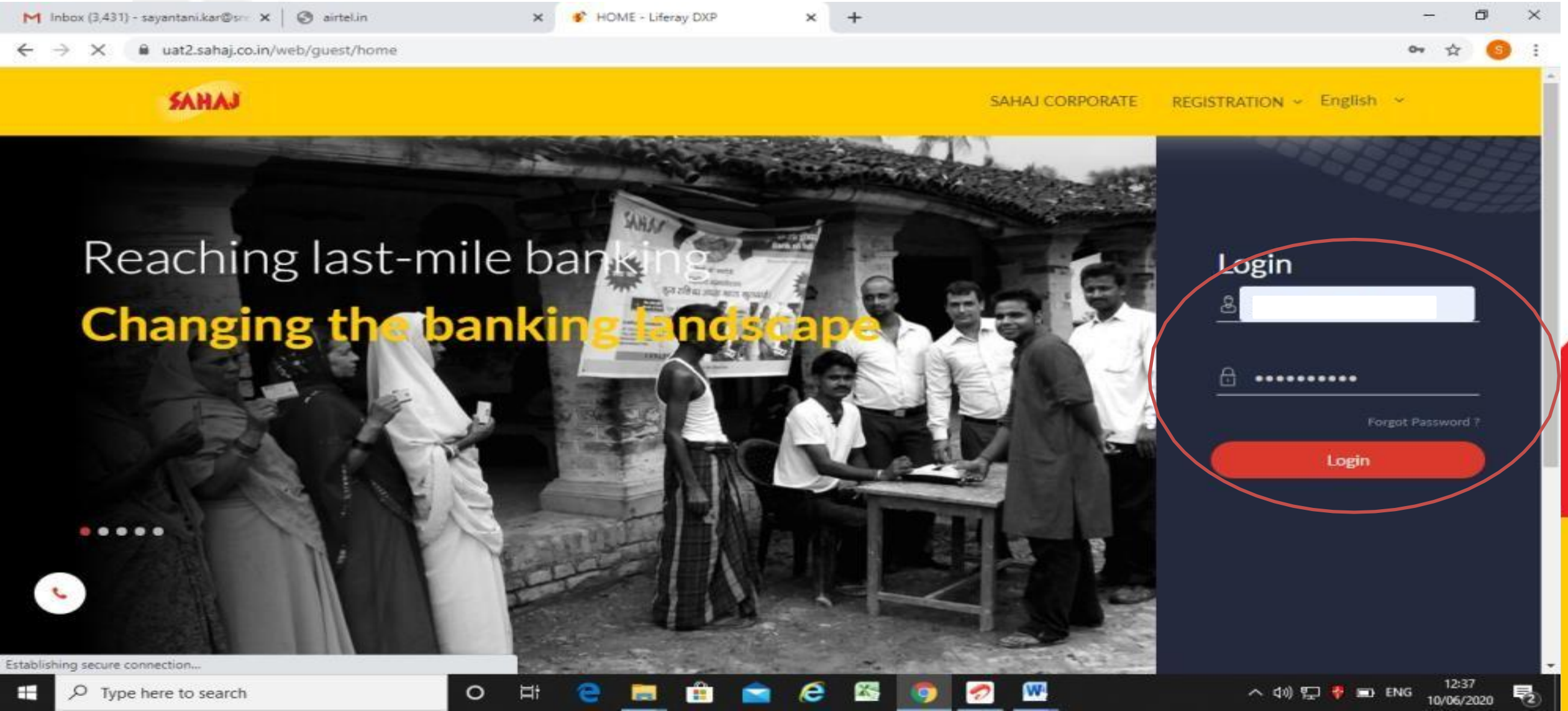
- Contents means : Insured items like Refrigerator, Fans, Air conditions including Non hazardous stocks of goods stored for sale to retail (end) customer
- Money in Transit : Estimated Annual Carrying Limit is not more than Rs.50 lacs

Shops excluded from these plans

- **Battery Charging Service Stations**
- **Dry cleaning shops**
- **Arms and Ammunition dealing shops**
- **Celluloid Goods**
- **Coir Loose**
- **Crackers and Fire Works**
- **Explosives Items**
- **Hay/Straw**
- **Hemp**
- **Jute Loose**
- **Matches**
- **Methylated Spirit**
- **Nitro-Cellulose Plastics**
- **Oils/Ether/Industrial Solvents and other inflammable liquids flashing liquids flashing at and below 320 C (Closed Cup test)**
- **Paints with inflammable base having Flash point below 320 C (Closed Cup test) Other than in sealed tins or drums**
- **Varnishes having Flash point below 320 C (Closed Cup Test) other than in sealed tins or drums**
- **Disinfectant liquids and liquid insecticides–other than in sealed tins or drums**
- **Vegetable fibers of any kind including Rayon Fiber**
- **Timber shops**
- **Jeweller Shop/ Showroom**

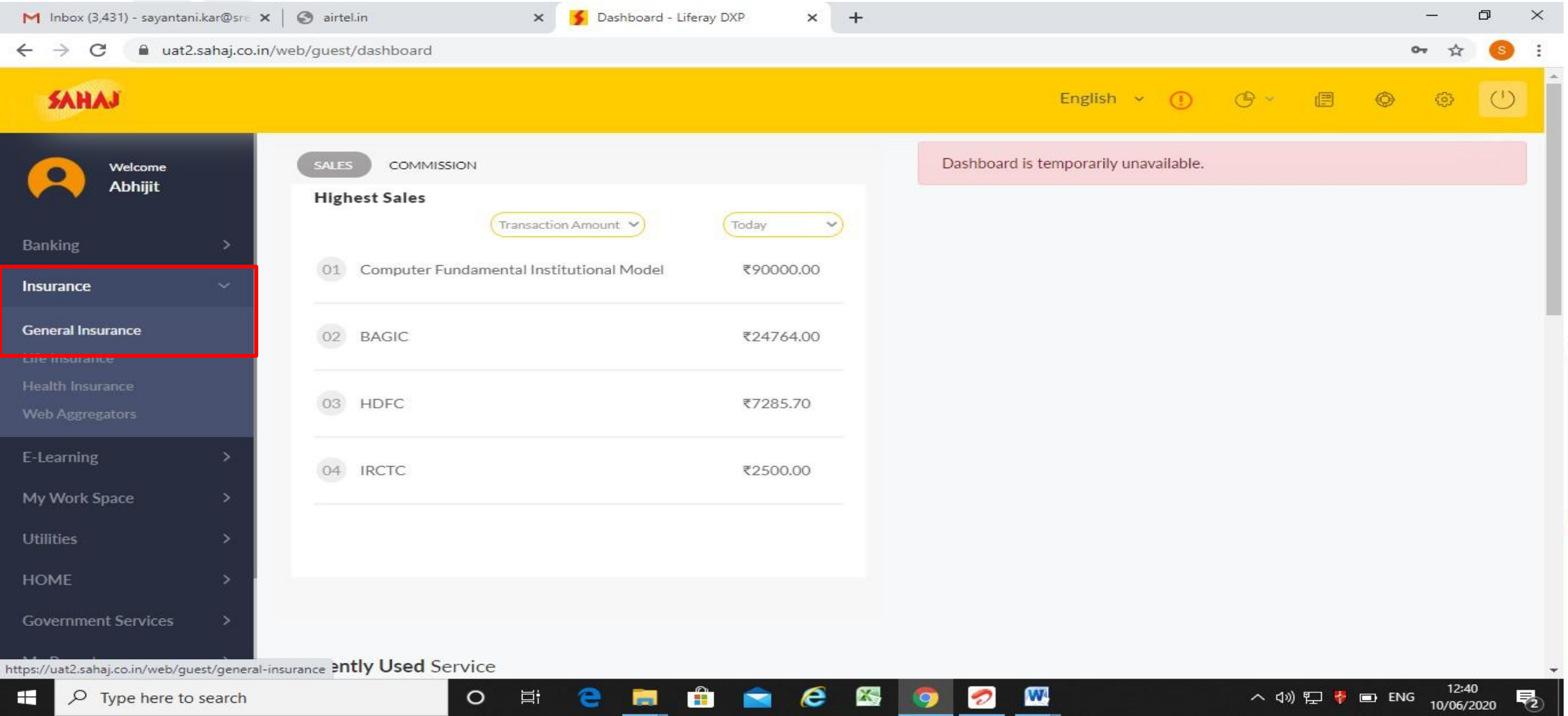
Portal Walk-Through- Fresh Policy Log-in

SM will log-in to the Sahaj Portal via “www,retail.sahaj.co.in”



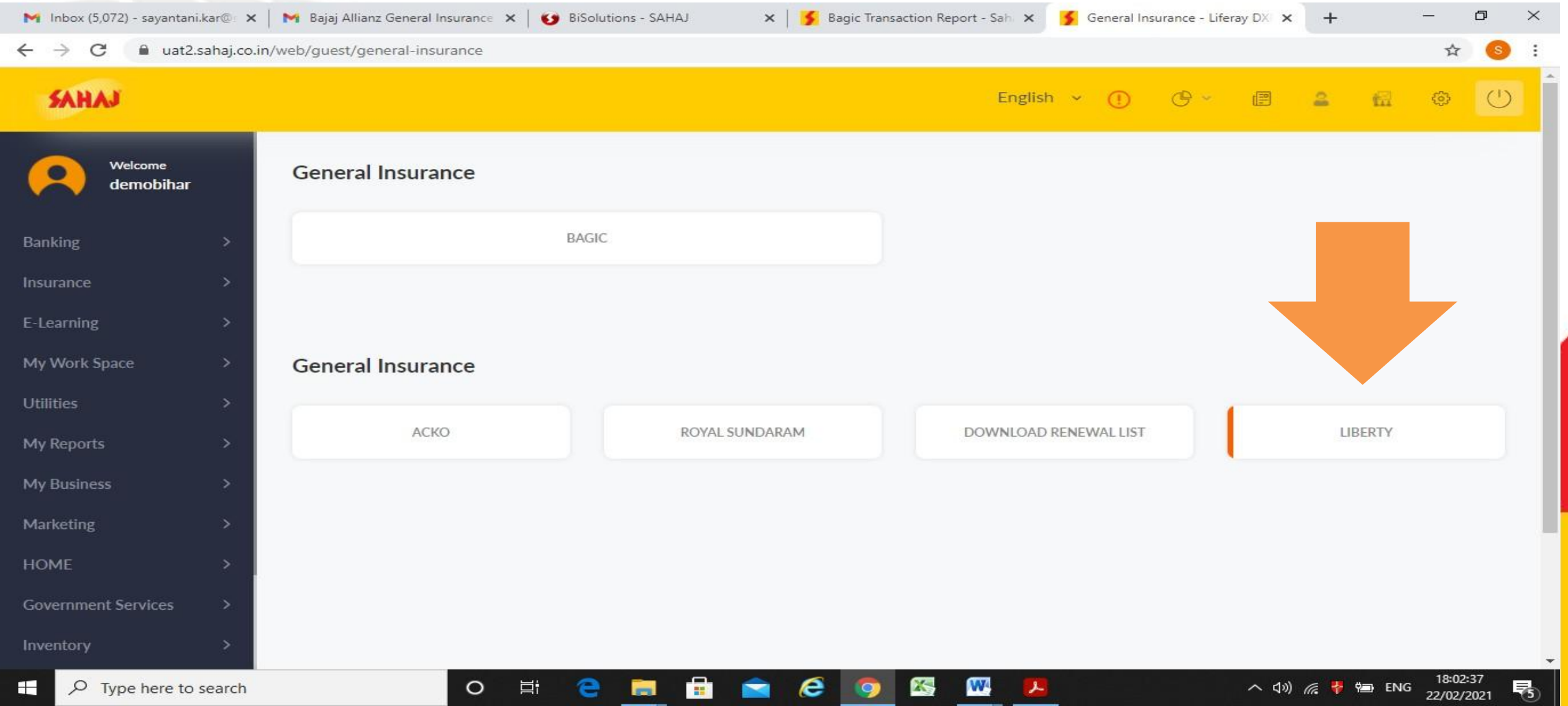
Portal Walk-Through- Fresh Policy Log-in

Select General Insurance under the Insurance Tab



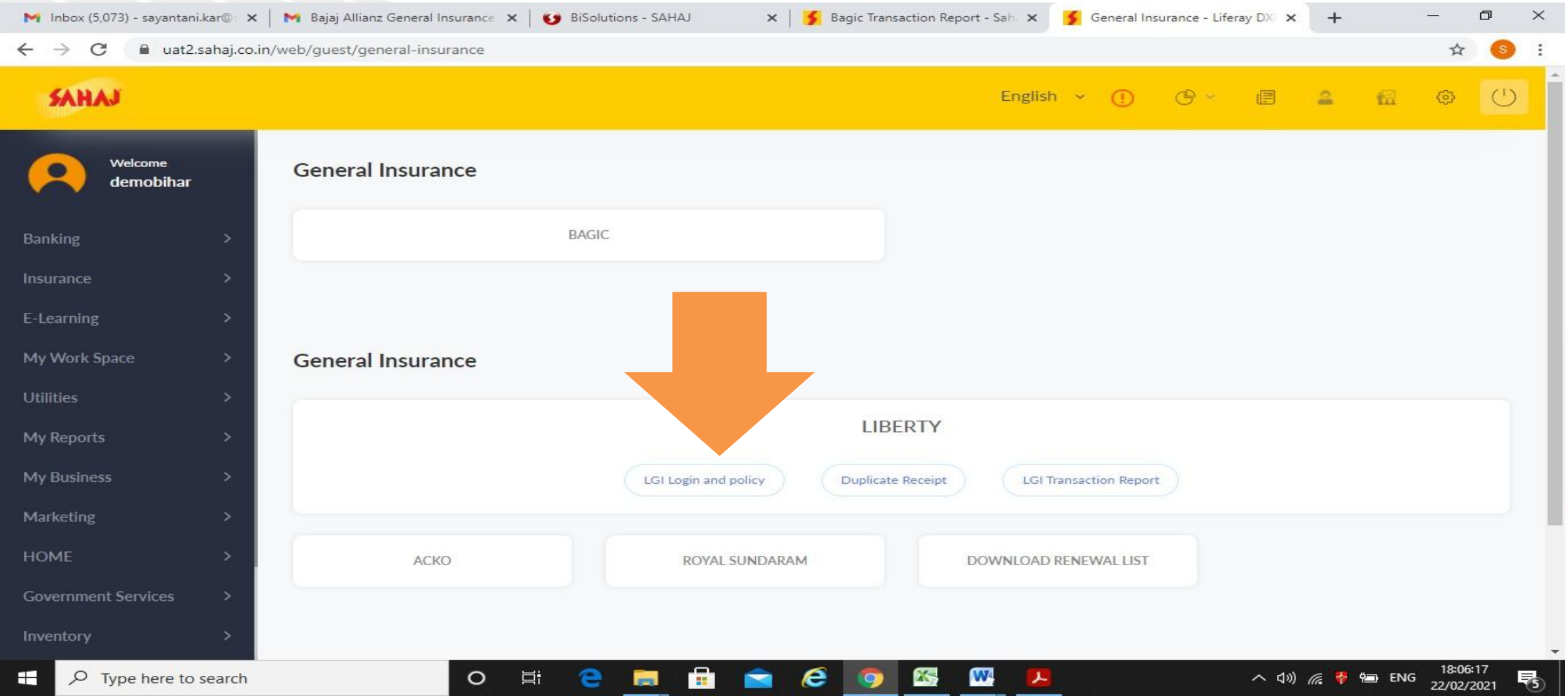
Portal Walk-Through- Fresh Policy Log-in

Select ‘Liberty’ tab



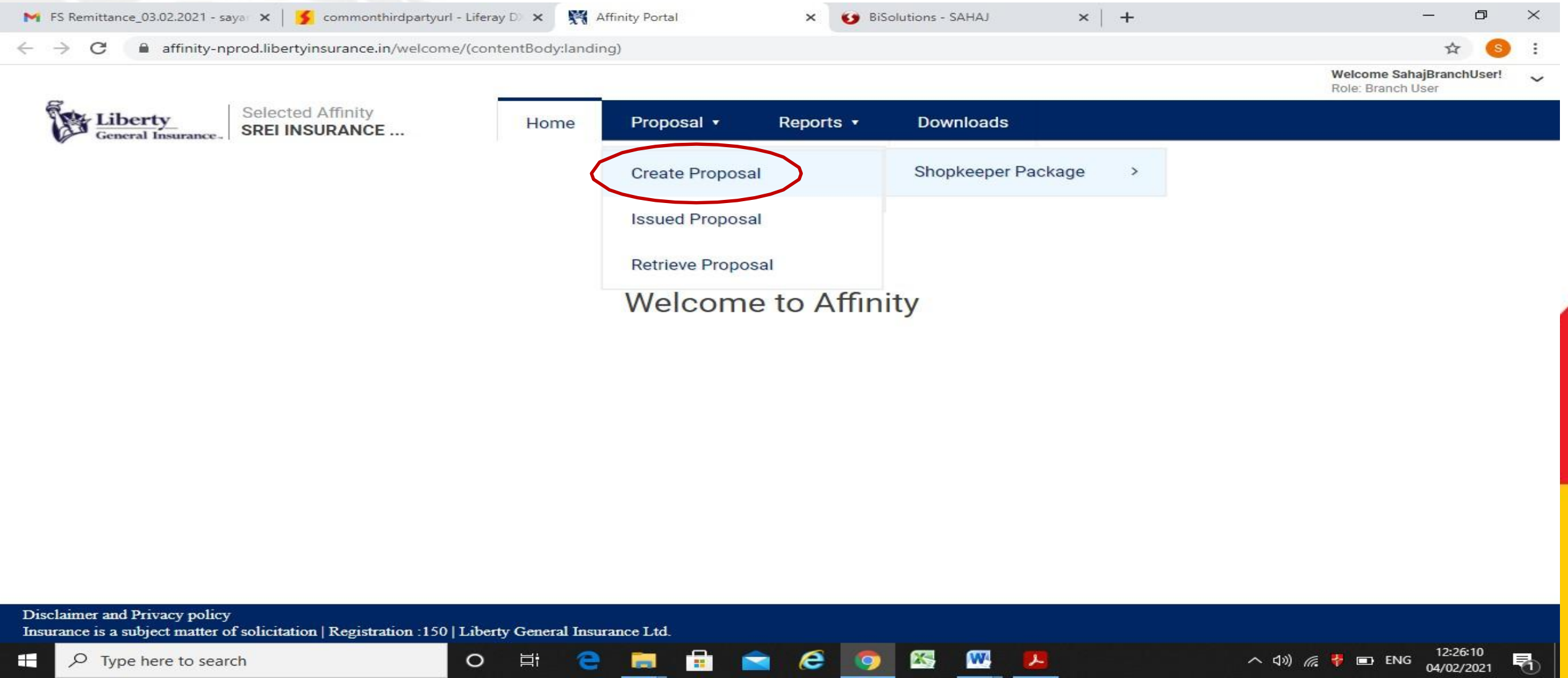
Portal Walk-Through- Fresh Policy Log-in

Click on ‘LGI Log-in and Policy’ tab



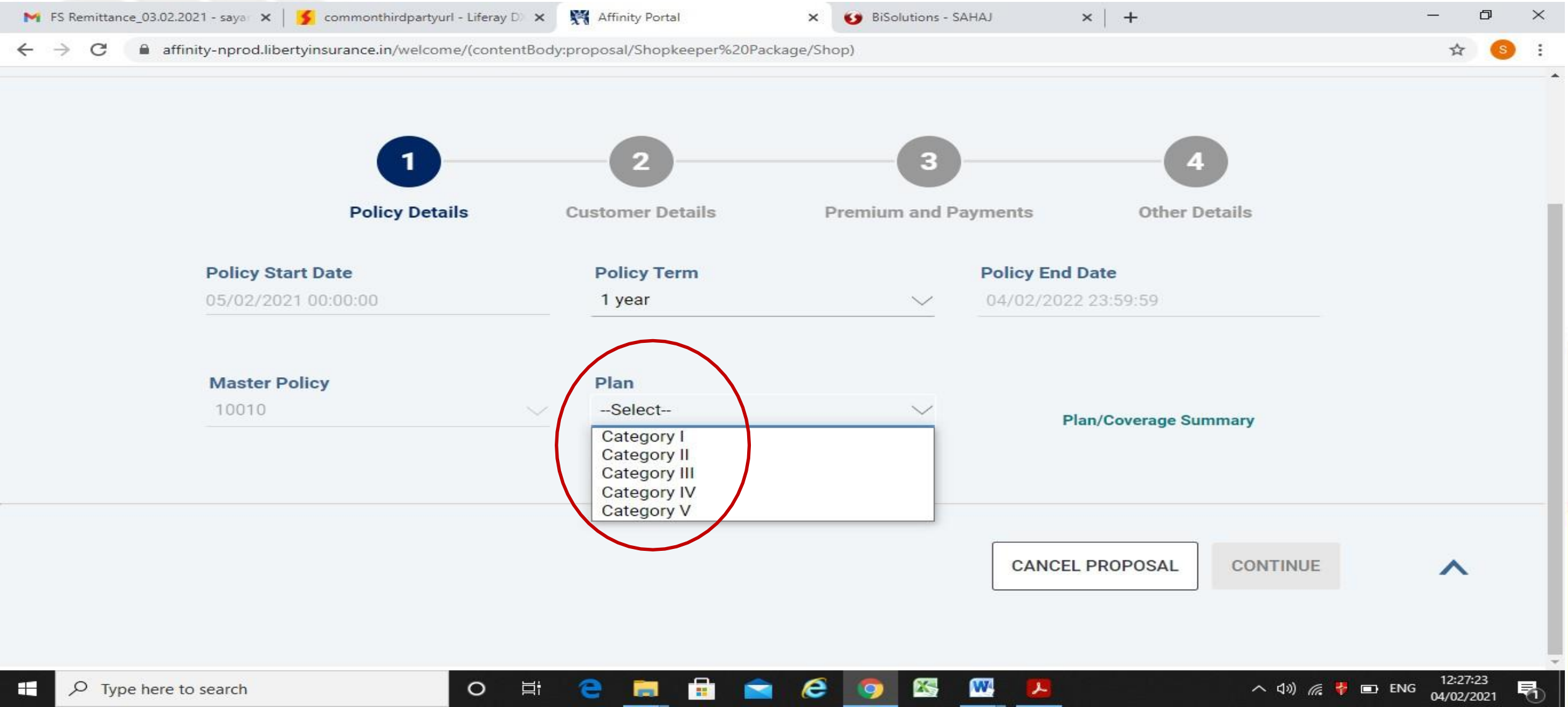
Portal Walk-Through- Fresh Policy Log-in

SM will be redirected to Liberty Website. SM will click on ‘Create Proposal’ from ‘Proposal’ drop-down menu



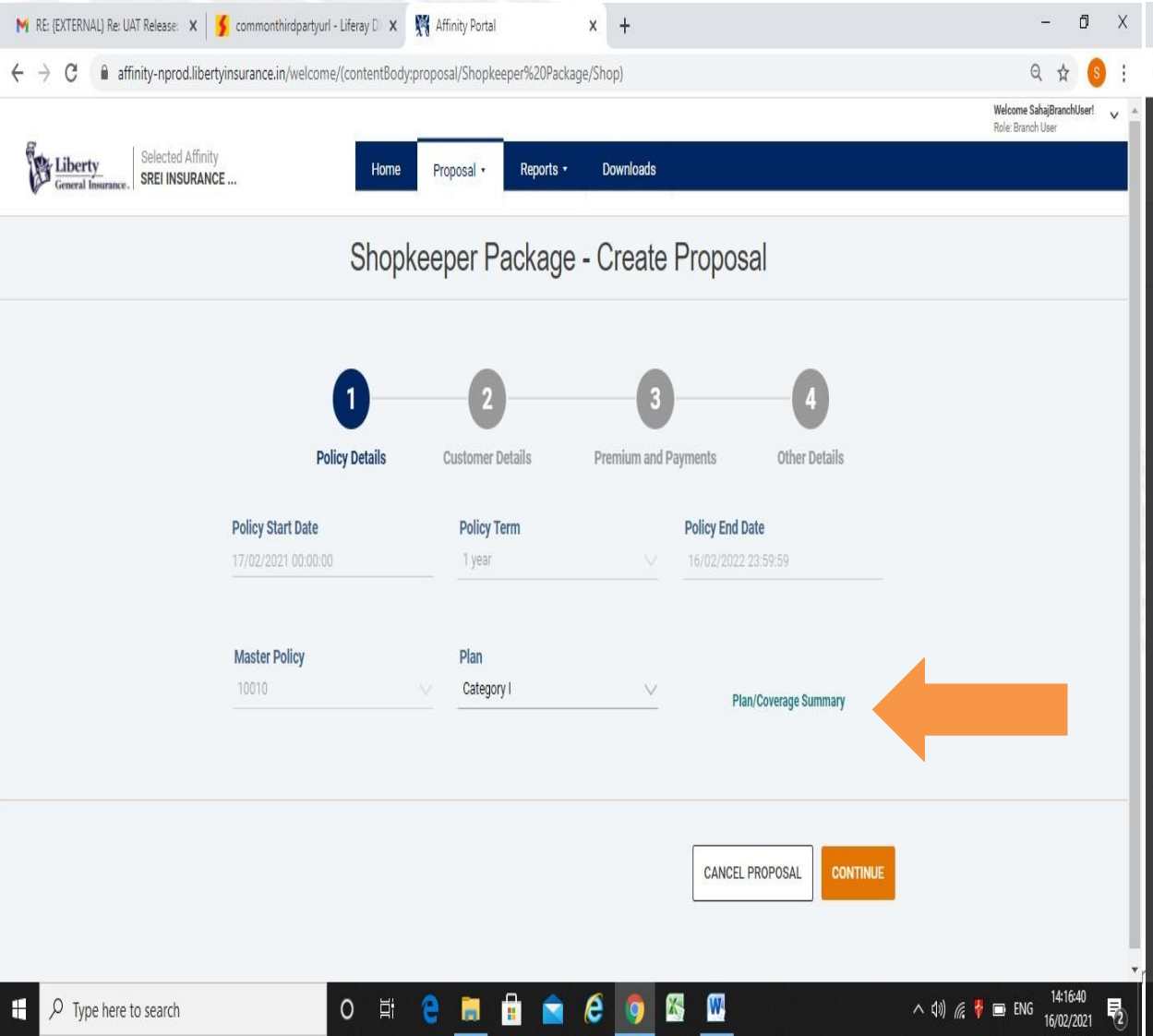
Portal Walk-Through- Fresh Policy Log-in

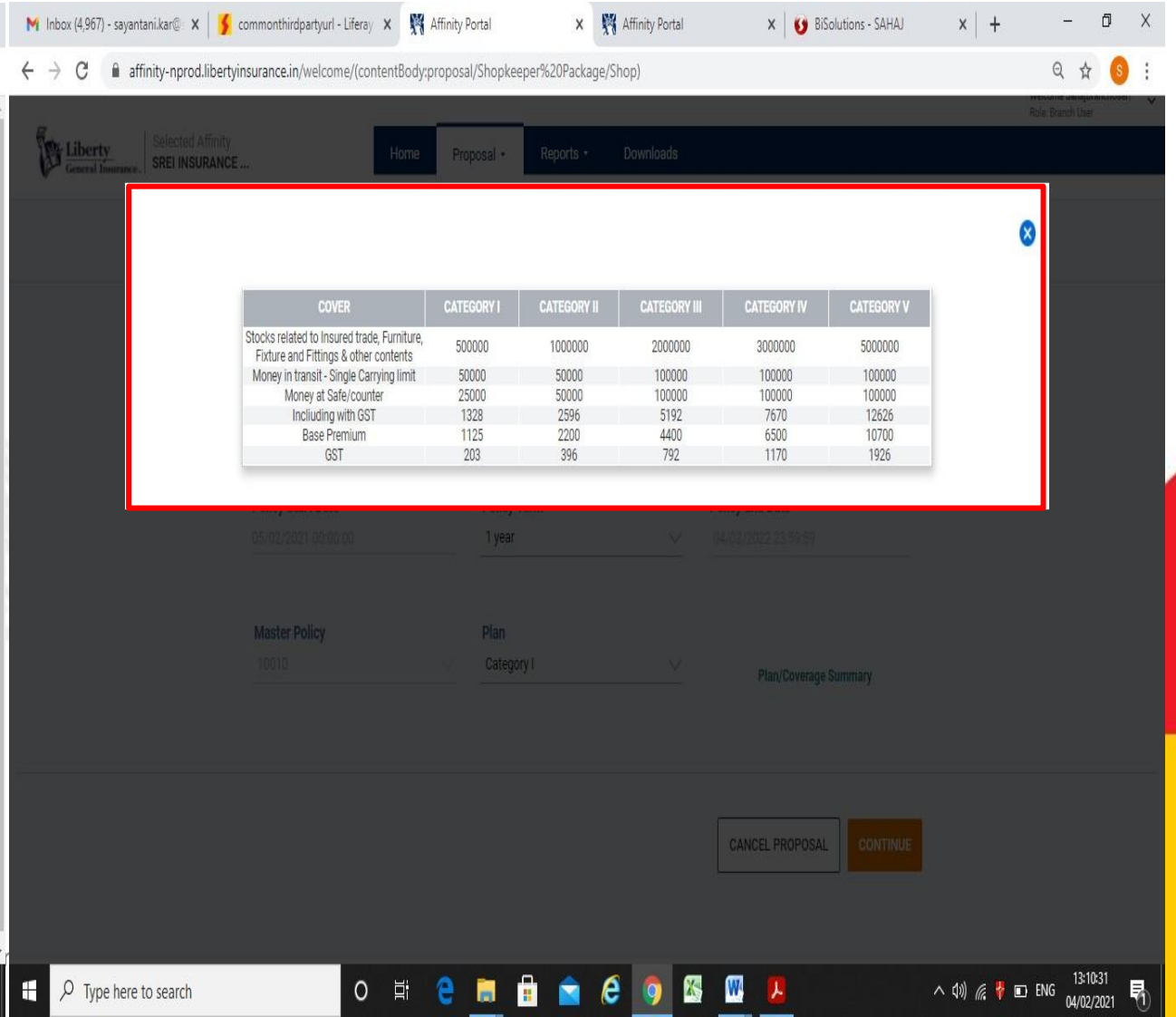
SM will select the Plan from the Category List



Portal Walk-Through- Fresh Policy Log-in

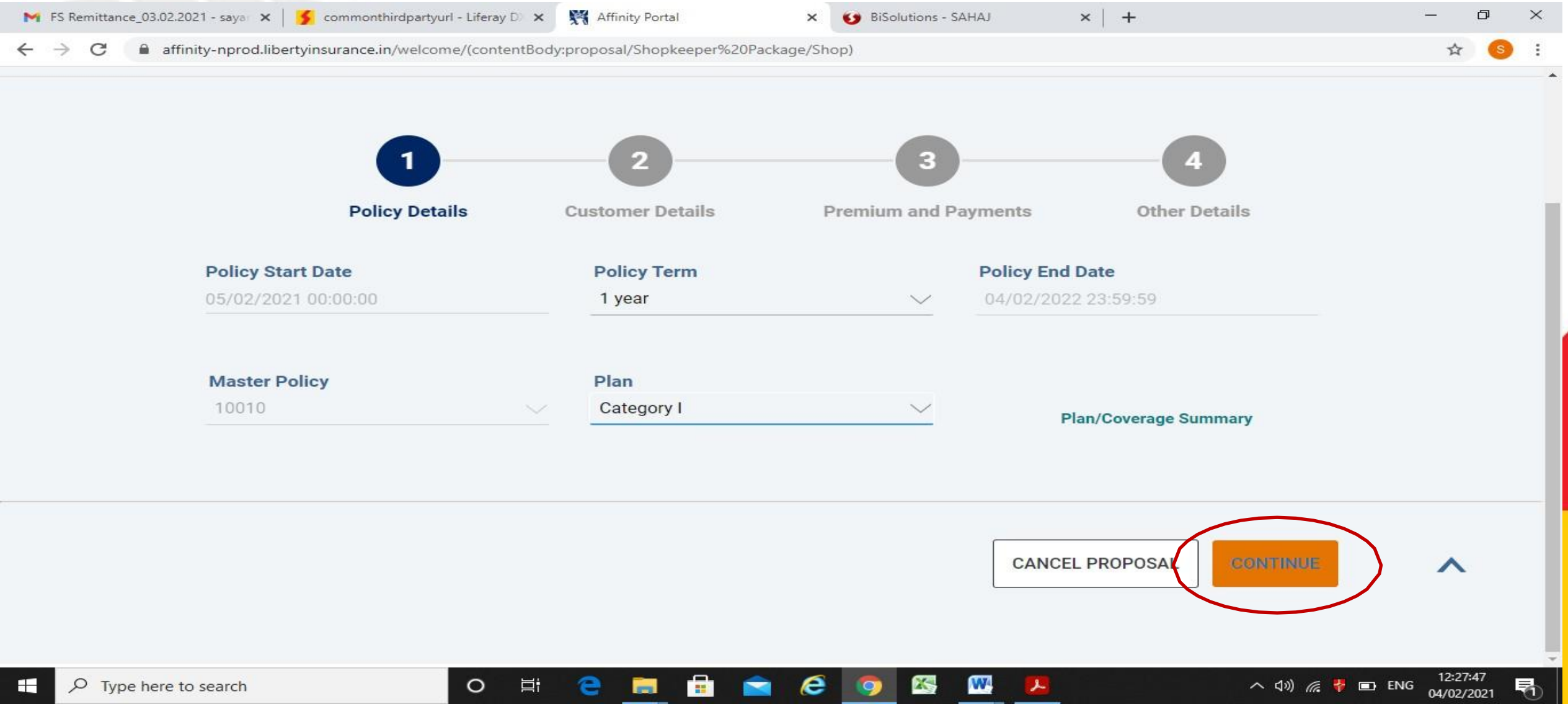
By clicking on ‘Plan Coverage Summary, SM can view the plans available





Portal Walk-Through- Fresh Policy Log-in

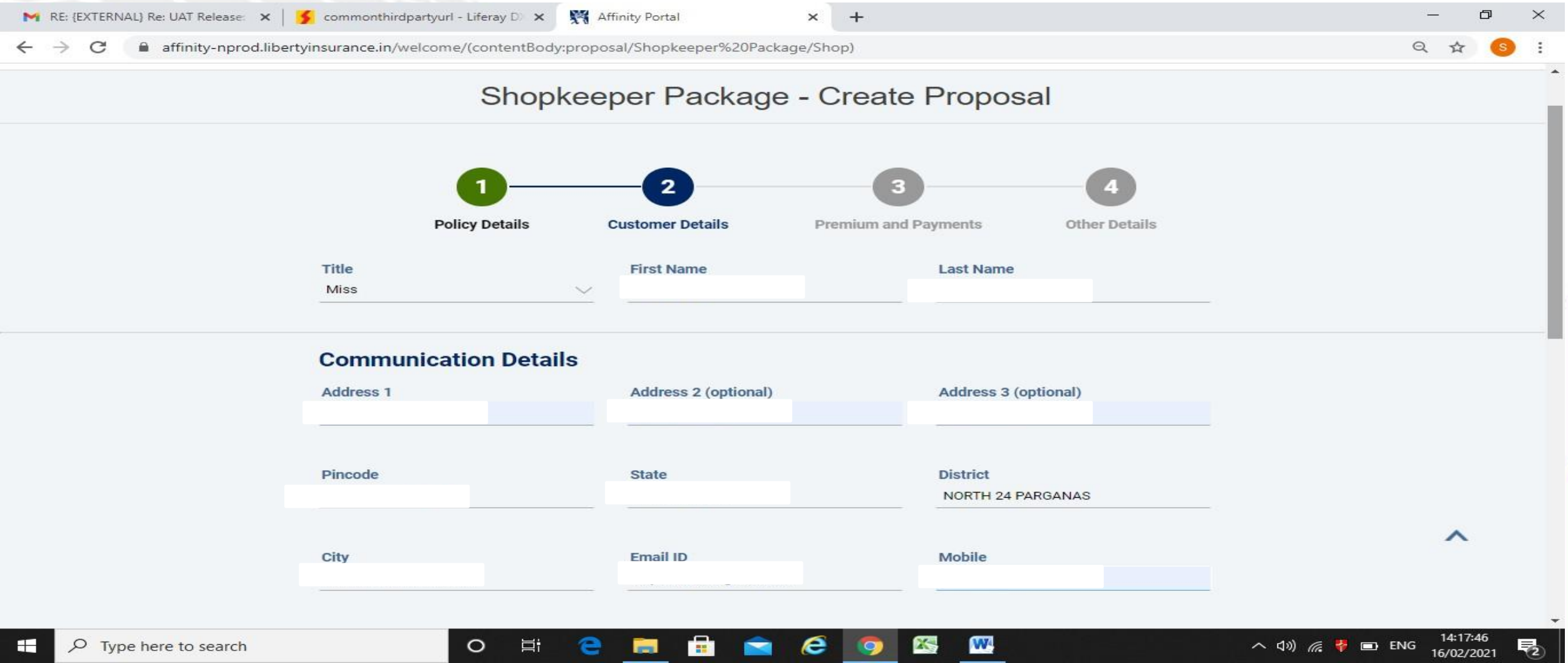
SM will choose the required plan and click on ‘continue’



Portal Walk-Through- Fresh Policy Log-in

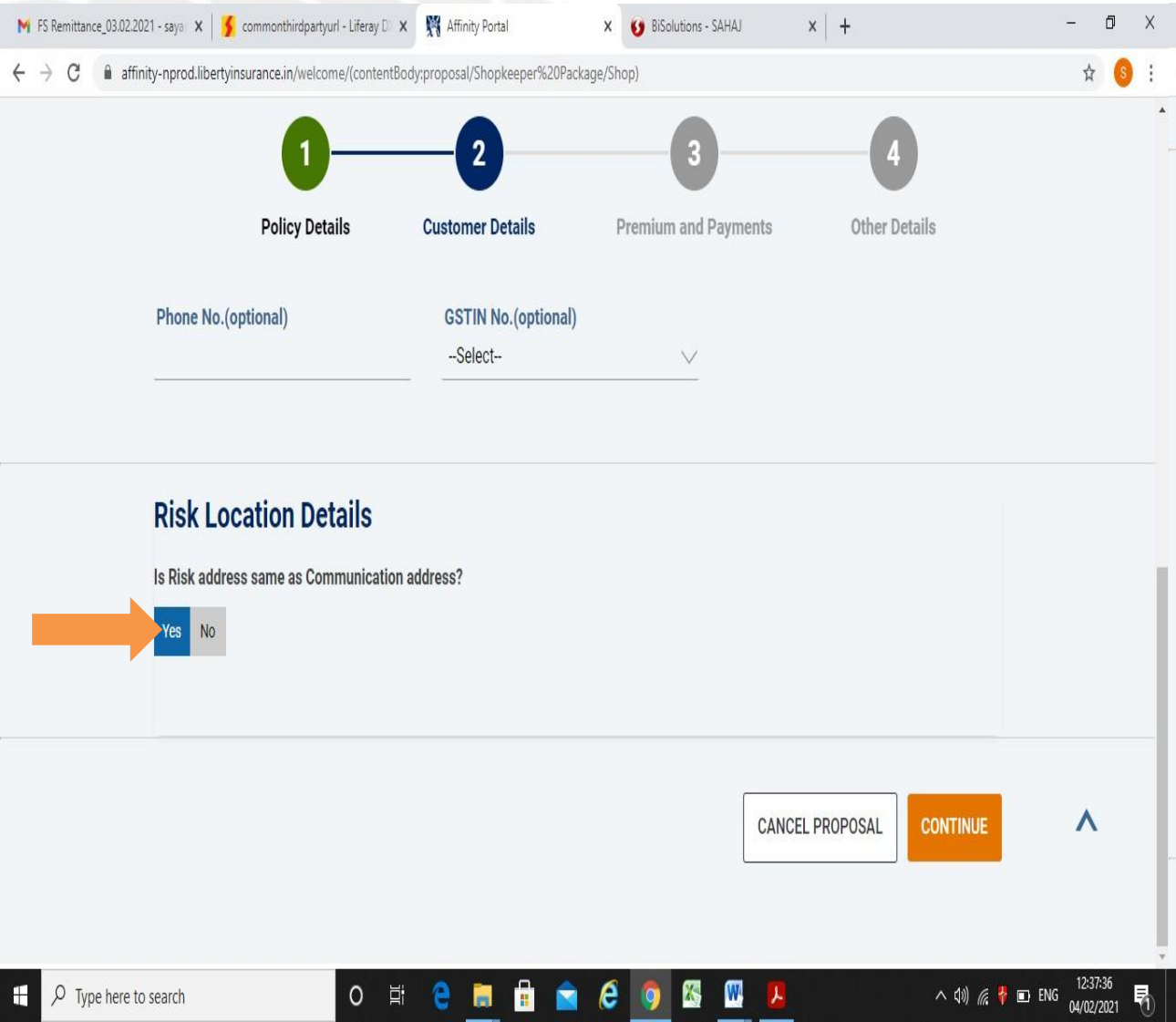
SM will fill-up the customer details.

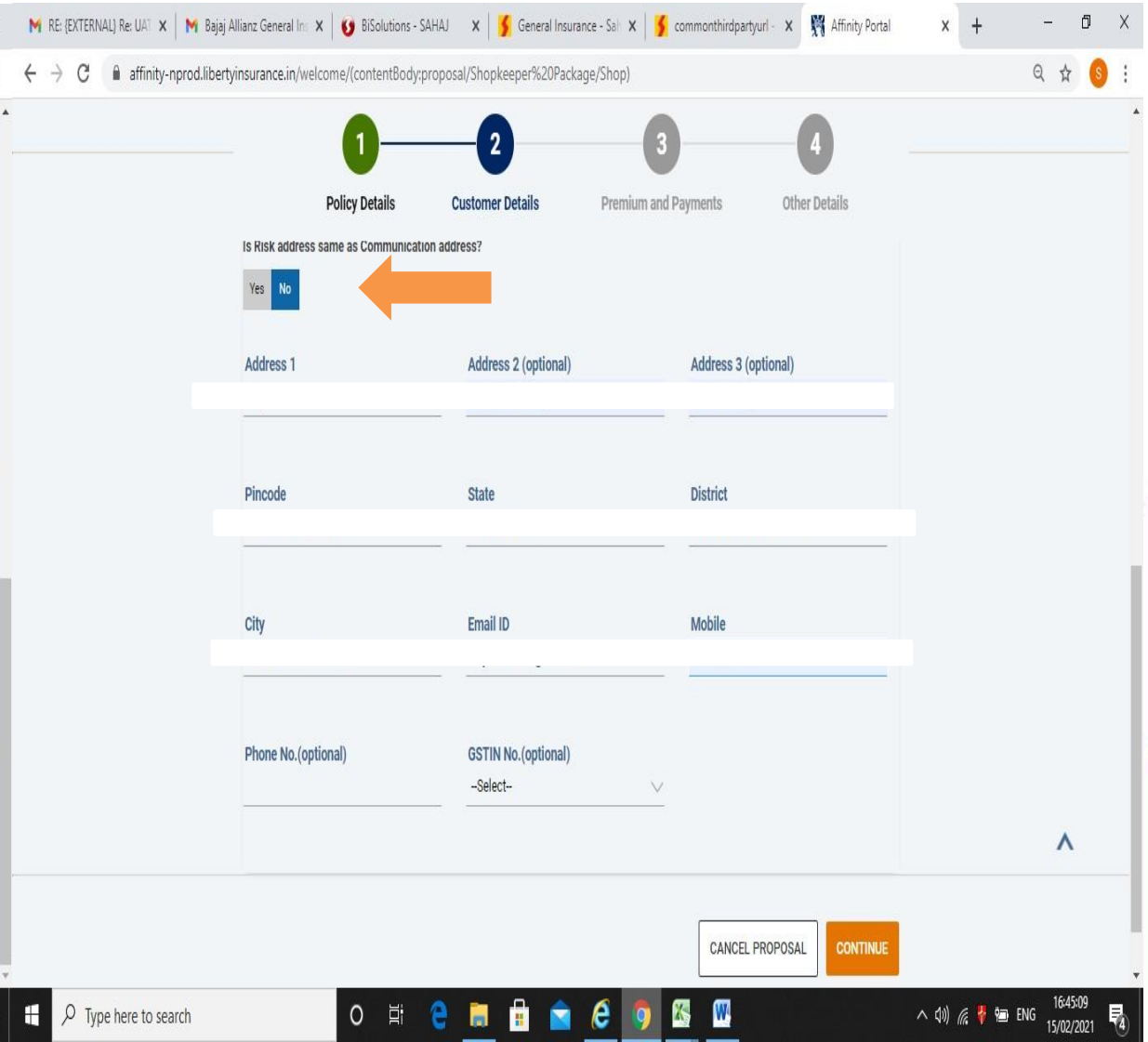
Note: On filling-up the PINCODE; State, District & City will get auto-filled



Select '**YES**' if the Risk address is same as communication address

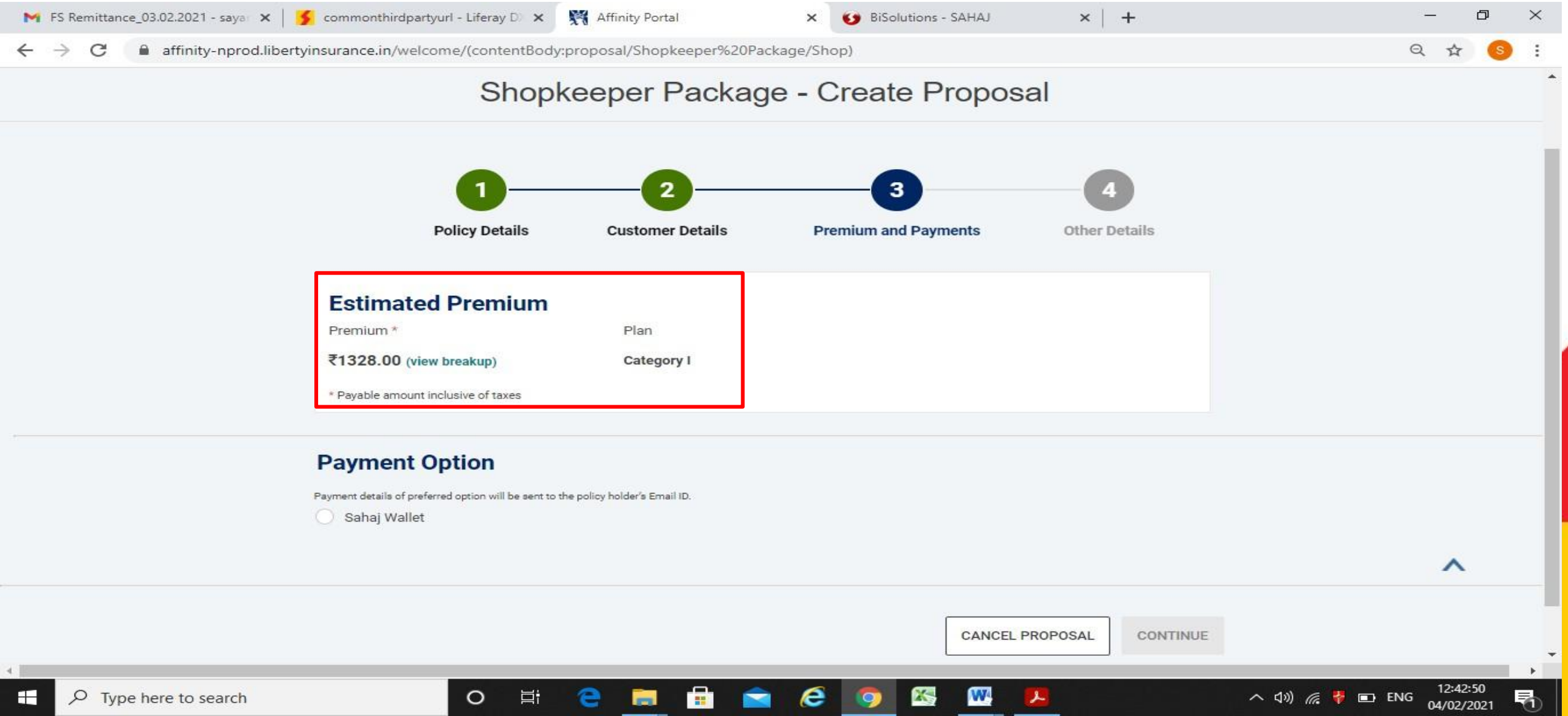
Select **'NO'** if the Risk address is different from communication address and fill-up the Risk address and click on continue





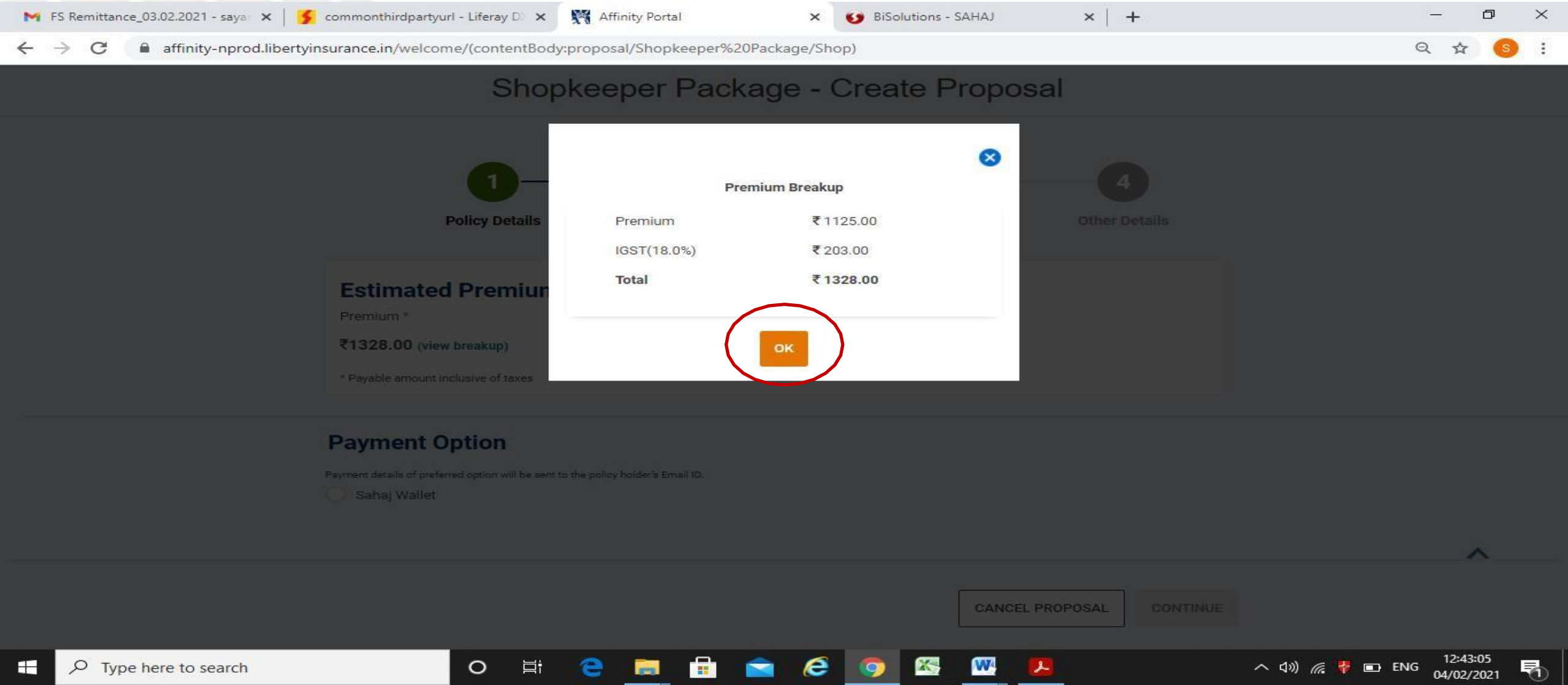
Portal Walk-Through- Fresh Policy Log-in

In this page, estimated Premium is shown along with premium break-up option.



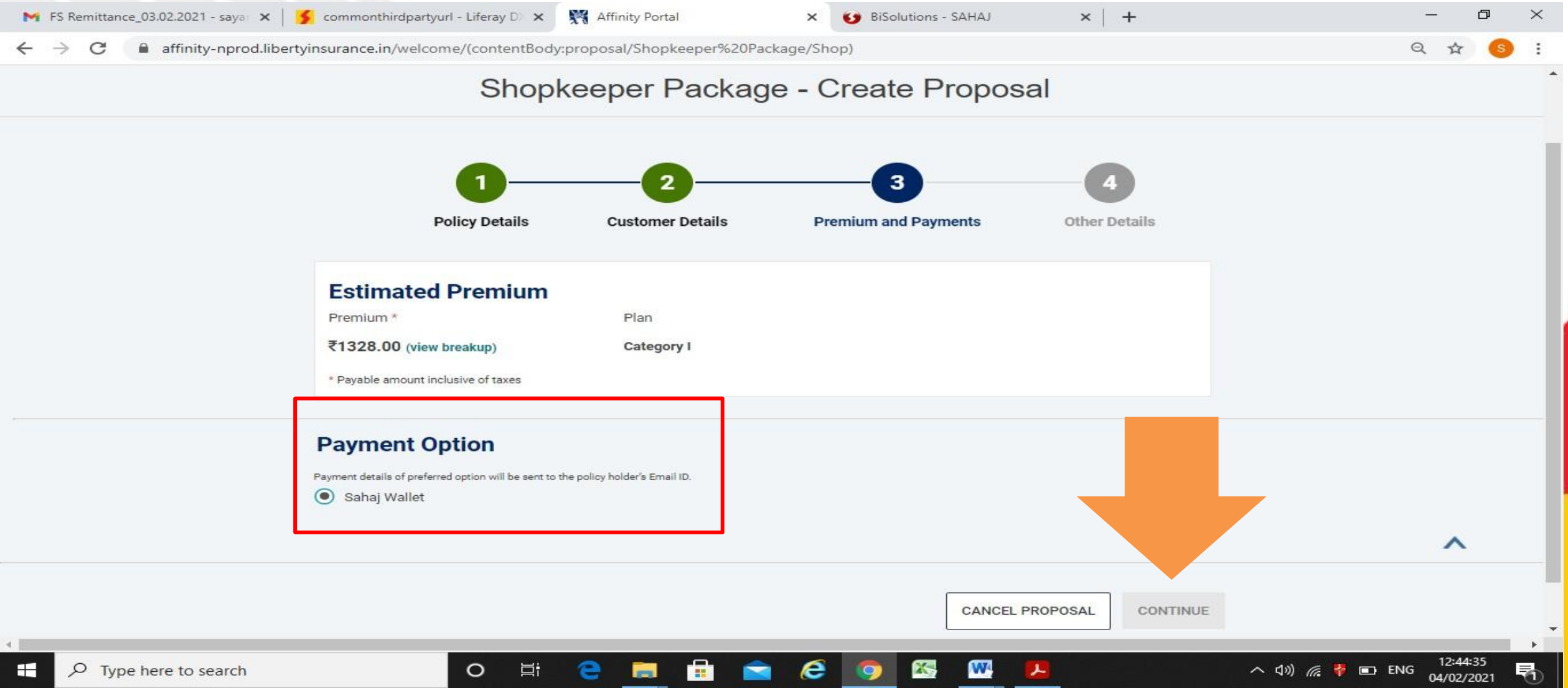
Portal Walk-Through- Fresh Policy Log-in

Premium Break-up is shown on clicking on “View Premium Option”



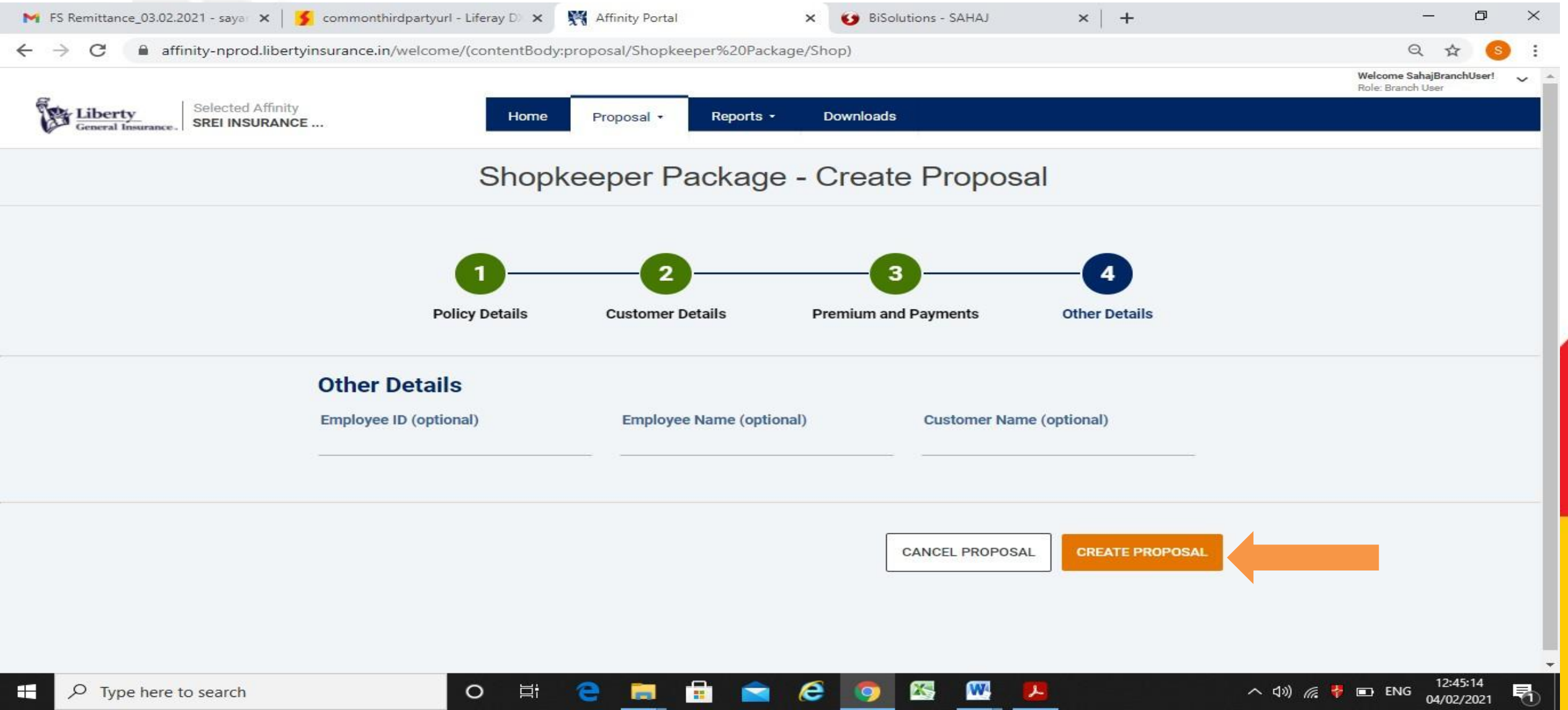
Portal Walk-Through- Fresh Policy Log-in

Click on the option beside Sahaj Wallet and click on continue option. If the continue option is Disabled the click anywhere on the page; 'continue ' button will be enabled



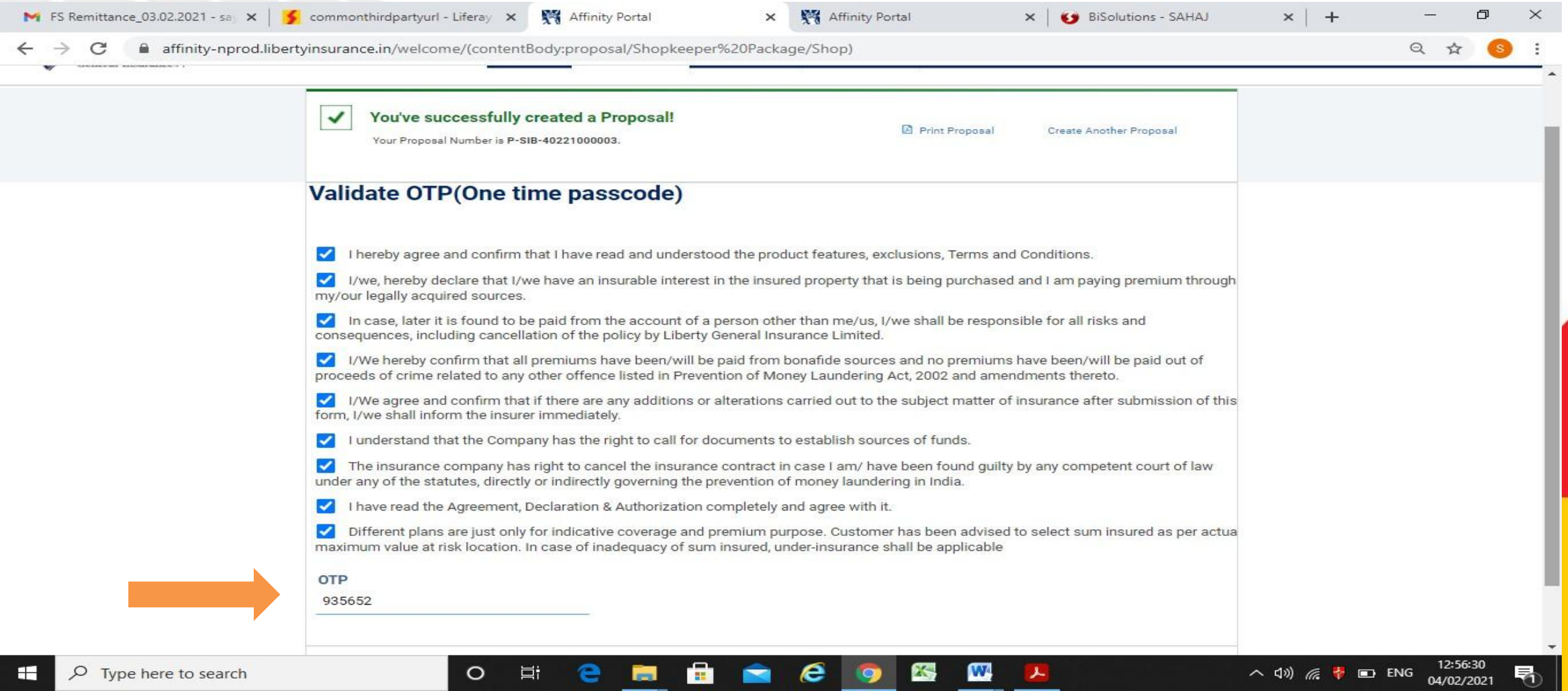
Portal Walk-Through- Fresh Policy Log-in

Click on “Create Proposal” Tab



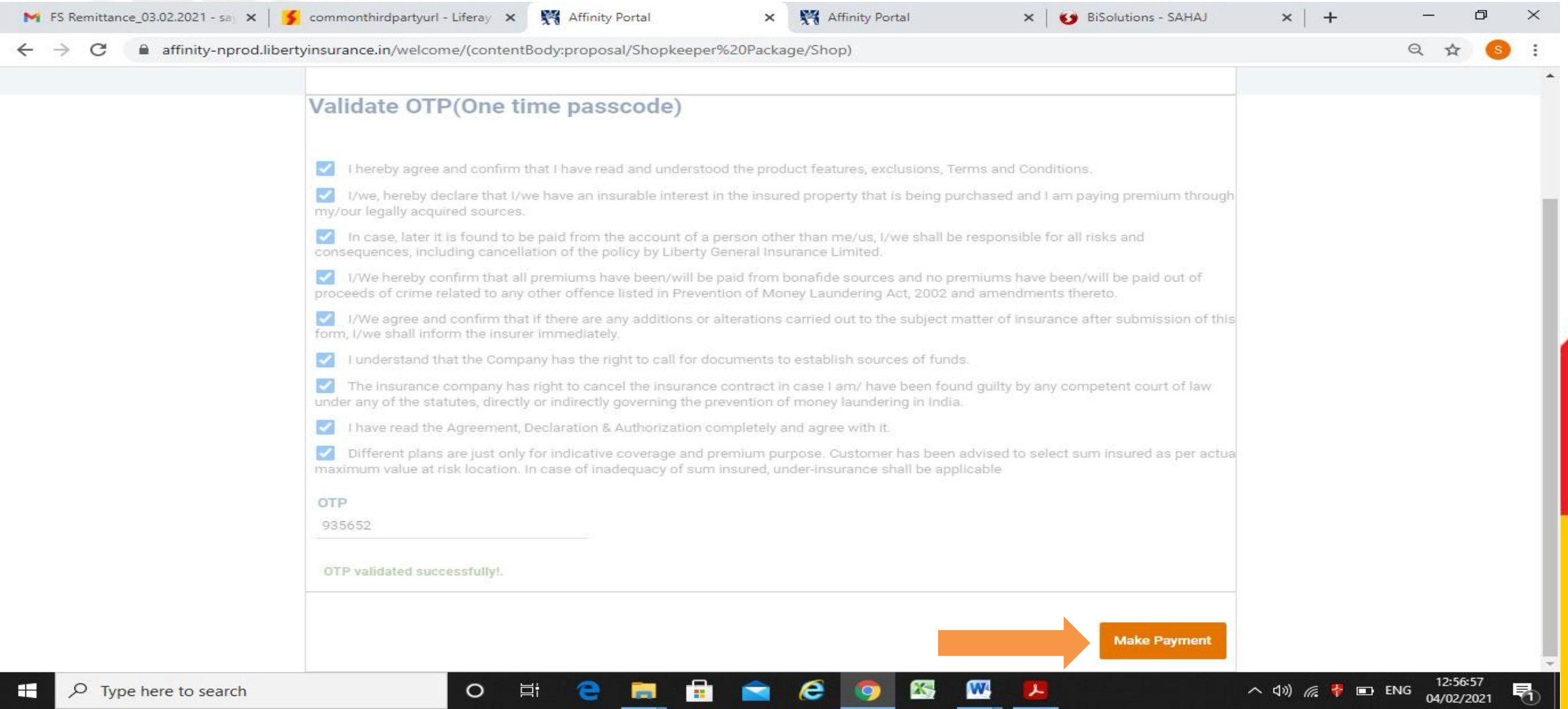
Portal Walk-Through- Fresh Policy Log-in

After clicking on **Create Proposal**, the Proposal will get created as below with the **Proposal Number** & an **OTP** will be received in the registered mail id provided during filling up the proposal form & that **OTP** needs to be provided.



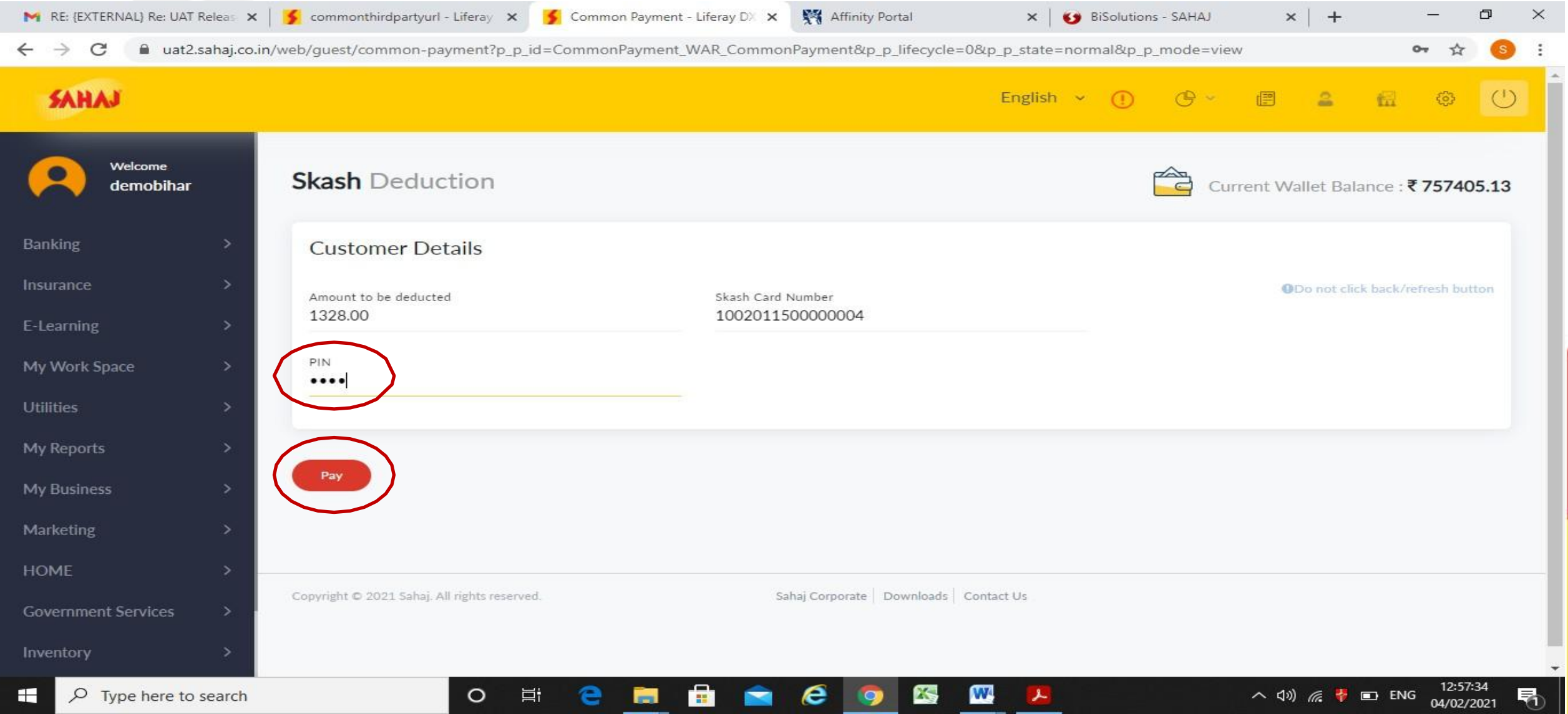
Portal Walk-Through- Fresh Policy Log-in

SM will Click on “Make Payment” Tab after OTP is validated



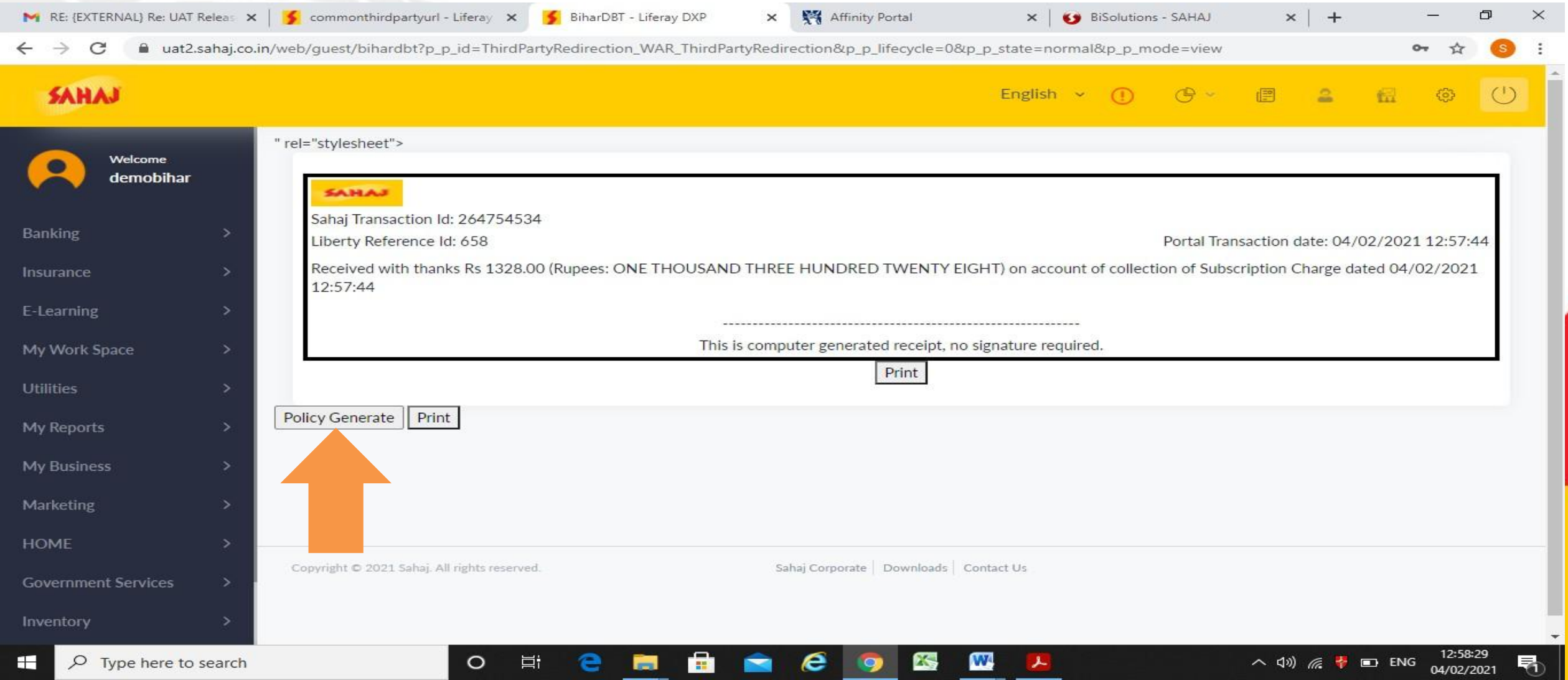
Portal Walk-Through- Fresh Policy Log-in

SM will be redirected to SKASH page for SKASH deduction.



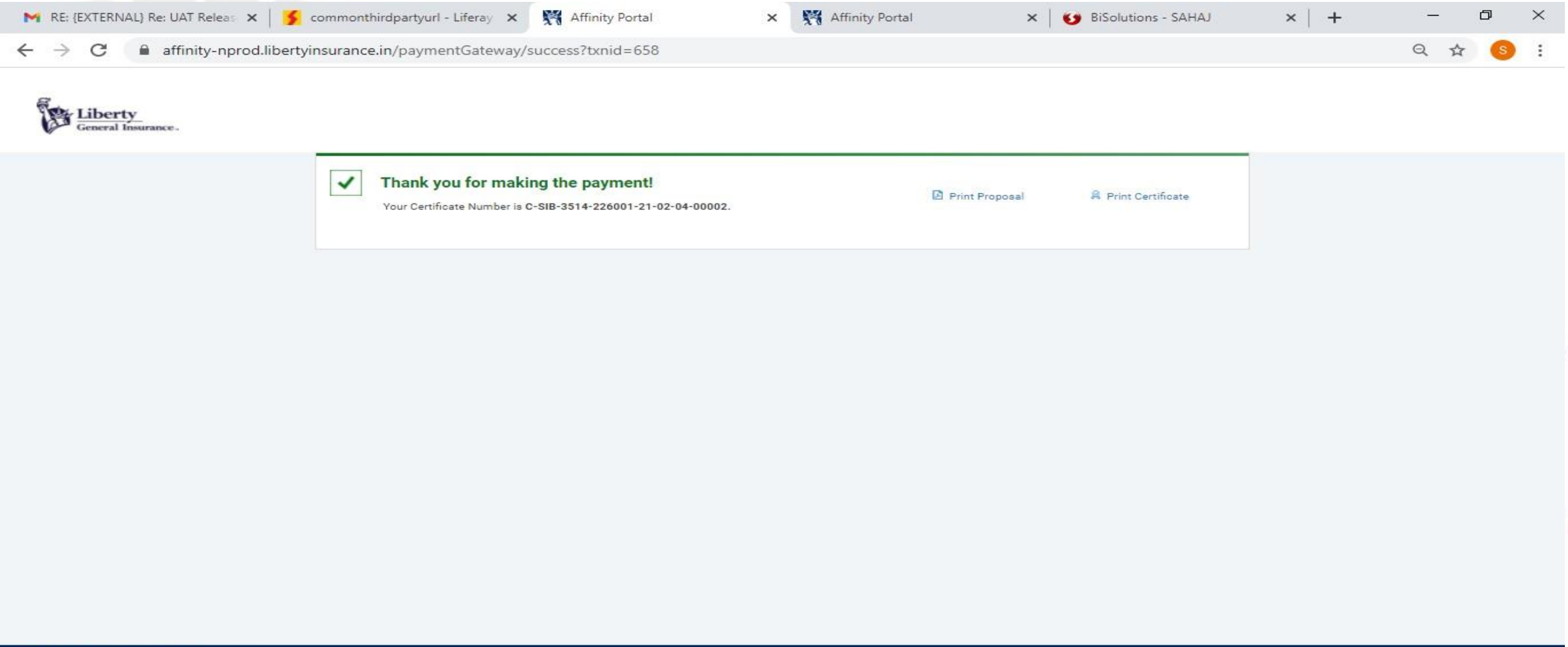
Portal Walk-Through- Fresh Policy Log-in

After successful deduction of SKASH “Money receipt” is generated. SM will take the print out of the same.
SM will click on “Policy Generate” tab for policy generation



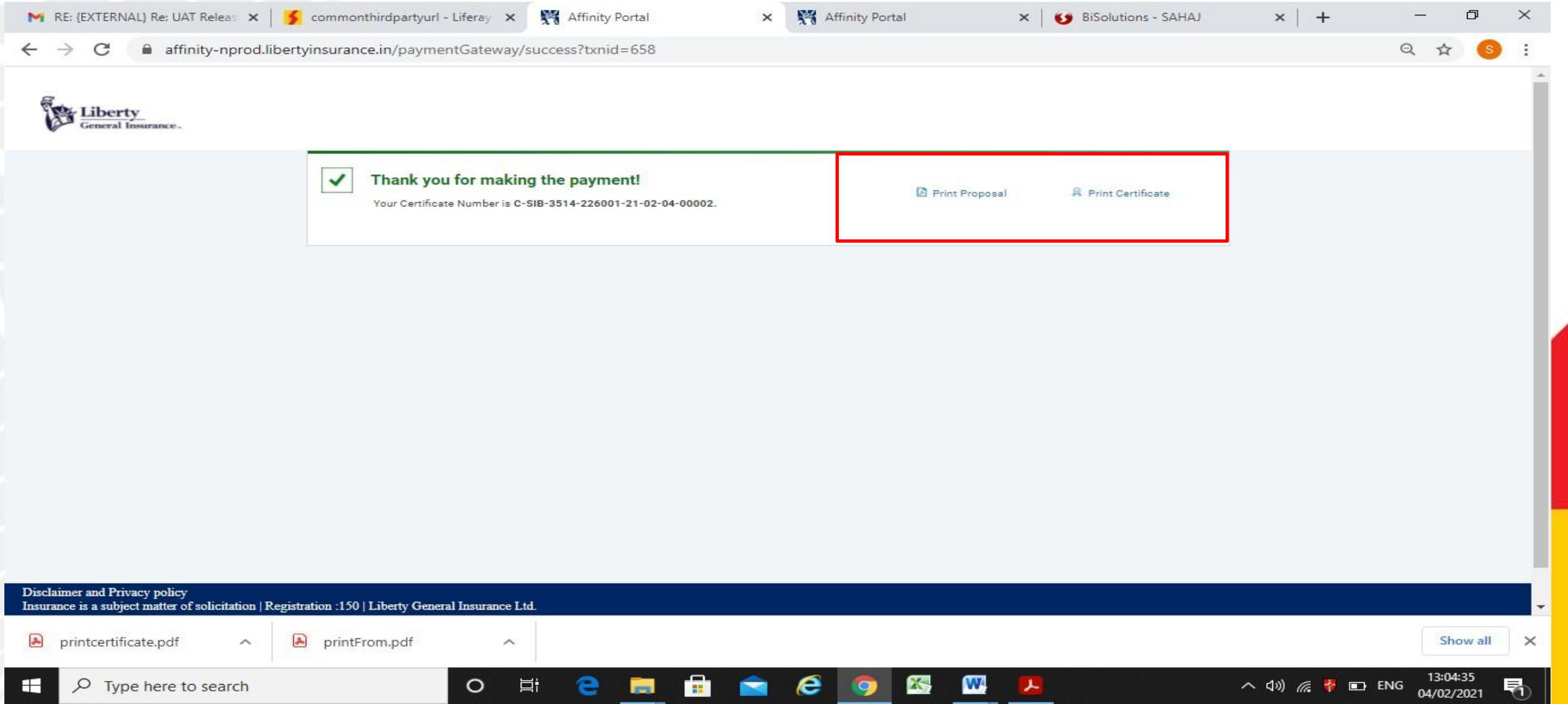
Portal Walk-Through- Fresh Policy Log-in

After clicking on the **"Policy Generate"** button, the below page appears with **Policy Number**



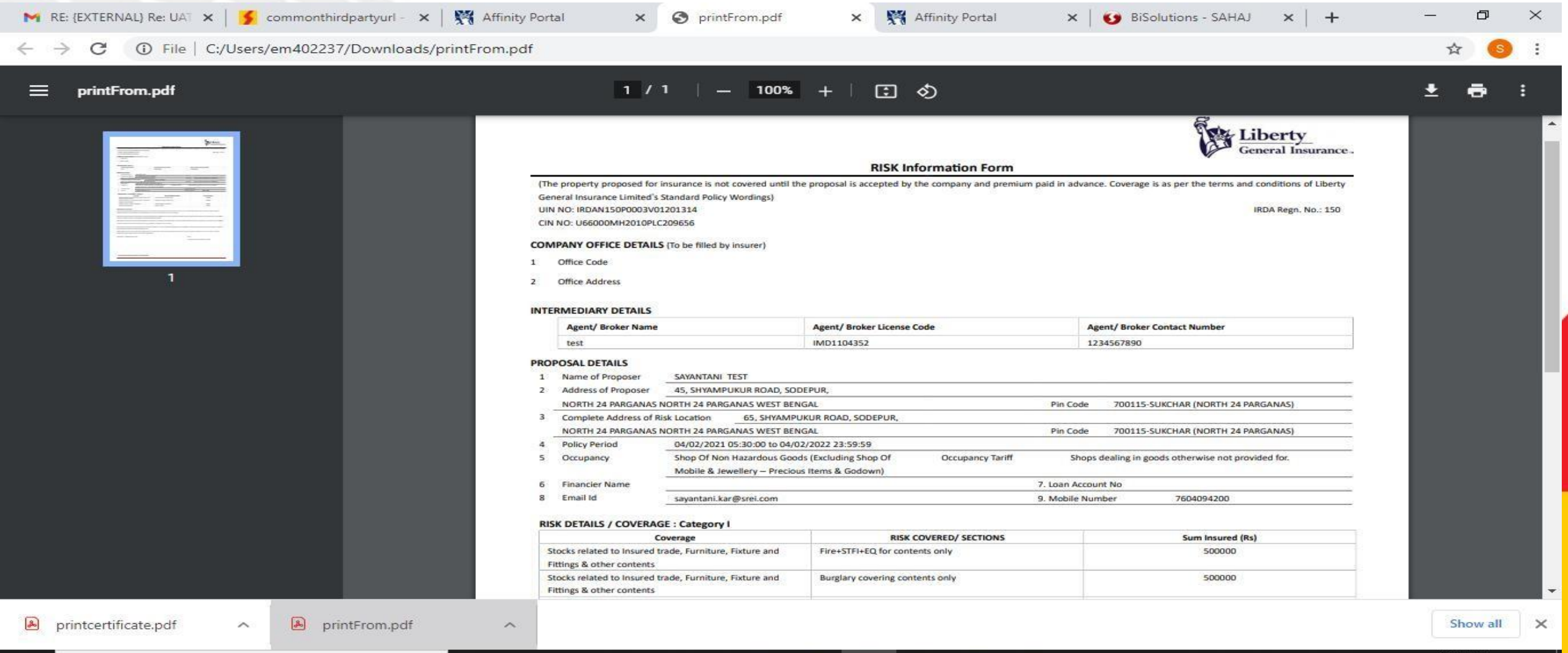
Portal Walk-Through- Fresh Policy Log-in

SM will click on “Print Proposal” and Print Certificate” options to download the PDFs



Portal Walk-Through- Fresh Policy Log-in

PDF format of the policy bond is shown below



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Liberty General Insurance

RISK Information Form

(The property proposed for insurance is not covered until the proposal is accepted by the company and premium paid in advance. Coverage is as per the terms and conditions of Liberty General Insurance Limited's Standard Policy Wordings)

UIN NO: IRDAN150P0003V01201314 IRDA Regn. No.: 150

CIN NO: U66000MH2010PLC209656

COMPANY OFFICE DETAILS (To be filled by insurer)

1 Office Code

2 Office Address

INTERMEDIARY DETAILS

Agent/ Broker Name	Agent/ Broker License Code	Agent/ Broker Contact Number
test	IMD1104352	1234567890

PROPOSAL DETAILS

1 Name of Proposer: SAYANTANI TEST

2 Address of Proposer: 45, SHYAMPUKUR ROAD, SODEPUR, NORTH 24 PARGANAS NORTH 24 PARGANAS WEST BENGAL Pin Code 700115-SUKCHAR (NORTH 24 PARGANAS)

3 Complete Address of Risk Location: 65, SHYAMPUKUR ROAD, SODEPUR, NORTH 24 PARGANAS NORTH 24 PARGANAS WEST BENGAL Pin Code 700115-SUKCHAR (NORTH 24 PARGANAS)

4 Policy Period: 04/02/2021 05:30:00 to 04/02/2022 23:59:59

5 Occupancy: Shop Of Non Hazardous Goods (Excluding Shop Of Mobile & Jewellery – Precious Items & Godown) Occupancy Tariff: Shops dealing in goods otherwise not provided for.

6 Financier Name 7. Loan Account No

8 Email Id: sayantani.kar@srei.com 9. Mobile Number: 7604094200

RISK DETAILS / COVERAGE : Category I

Coverage	RISK COVERED/ SECTIONS	Sum Insured (Rs)
Stocks related to Insured trade, Furniture, Fixture and Fittings & other contents	Fire+STFI+EQ for contents only	500000
Stocks related to Insured trade, Furniture, Fixture and Fittings & other contents	Burglary covering contents only	500000

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Type here to search ENG 13:05:29 04/02/2021

SM Payout

SM Payout : 20% of Base Premium

SM Commission Frequency : Monthly.

Commissions are subject to change

For internal training & circulation

FAQs

1. Who can take a fire policy?

Ans : Legal owner of the property. If the property is owned by two or more persons in joint name, name of all the owners to appear under Insured. Financier can also take the insurance. Policy to be issued in the name of actual owner and interest of the financier to be protected under agreed bank clause. Loss would be payable to the named financier, the same can be paid to the Insured subject to NOC from the Financier. A tenant can also take the insurance covering only the contents belonging to him

2. Does Contents are covered under Fire and Burglary Section?

Ans : Yes, we can cover it under Fire and Burglary section

3. Due to heavy wind (storm), My contents got damaged. Is it an event insured in the SFSP insurance policy?

Ans: Yes, storm is an insured perils in SFSP section

4. In case insured property is sold to other owner, will this insurance policy be transferred in the name of new owner?

Ans: NO. Insurance policy has to be cancelled and refund, if any, to be allowed to the insured. New owner has to take a fresh insurance cover

FAQs

5. In case of death of the owner of the property, it is inherited to the legal heir. Will this insurance policy remain operational in the name of new owner?

Ans: Yes, in such a case, by providing relevant documents in this regard, it may be transferred in the name of legal heir.

6. What are the possible deductions from a claim in case of a loss in Fire Section?

Ans: Deduction from a fire claim is on following accounts: Depreciation, Salvage, Under insurance / Average clause, Deductible

7. There is a fire in next building to my house, and my contents at premises also damaged in that fire. Will my policy cover damages to my contents due to fire?

Ans: Yes, as cause of loss is Fire.

8. While doing renovation at shop, if the building collapses, will it be contents covered in this insurance policy?

Ans: No. Any incidence which is caused by the events as mentioned in the insurance policy is only covered

9. Can we cancel the policy in mid term?

Ans: Yes insured can cancel the policy on mid term but refund premium should be as per condition mentioned in policy wordings

Thank
you!!