Group Personal Accident Insurance

Protect Your Employees – Around the Clock!

Must-Have Protection for SMEs ✓

- ✓ Covers **Accidental Injuries & Death**
- ✓ **24/7 Worldwide Protection**
- ✓ **Easy Cashless Claims**

KEY COVERAGES:

- **Accidental Death**
- **Temporary / Permanent Disability**
- **Accidental Hospitalization**
- **24/7 Worldwide Protection**
- **Medical Expenses**
- **Accidental Hospitalization**

WORKMEN COMPENSATION INSURANCE

CARE FOR YOUR WORKERS. PROTECT YOUR BUSINESS.

Workmen Compensation Insurance is a legal requirement under the Employees' Compensation Act, 1923. It provides financial protection to employees in case of accidental injury, disability or death arising out of and in the course of employment.

WHY IT MATTERS?

LEGAL COMPLIANCE
It is mandatory under the Employees' Compensation Act, 1923.

EMPLOYEE SECURITY
Provides financial support to employees and their families in tough times.

BUSINESS PROTECTION
Protects your business from legal liabilities and financial burdens.

BETTER WORKPLACE RELATIONS
Shows that you care for your workers and builds trust and loyalty.

WHAT DOES IT COVER?

- Accidental death arising out of and in the course of employment
- Permanent total or partial disablement
- Temporary total or partial disablement
- Medical expenses due to work-related injury
- Compensation as per the Act for loss of wages and earning capacity

KEY FEATURES

- Coverage for all employees including contract labour (as per policy)
- Coverage for accidents at workplace or while on duty
- Affordable premium
- Easy policy renewal
- Hassle-free claim assistance

WHO SHOULD TAKE IT?

Manufacturing Units | Construction Companies | Shops & Establishments | Transport Companies | All Businesses with Employees

BENEFITS FOR YOUR BUSINESS

- Avoid legal penalties and compensation claims
- Enhance your company's reputation
- Ensure continuous business operations
- Peace of mind to focus on business growth

HOW IT WORKS?

Accident occurs at workplace or during duty → Employee gets necessary medical treatment → Claim filed with the insurance company → Compensation paid as per Employees' Compensation Act

LEGAL REQUIREMENT

Under the Employees' Compensation Act, 1923, it is compulsory for every employer to insure their employees.

PROTECT YOUR WORKFORCE.
PROTECT YOUR BUSINESS.
Get your Workmen Compensation Insurance today and build a safer, stronger tomorrow.

GET A QUOTE TODAY!
Secure your employees.
Secure your future.

COMPLIANT | TRUSTED | AFFORDABLE | CLAIM SUPPORT

Because behind every successful business, there are people worth protecting.

GROUP PERSONAL ACCIDENT (GPA)

Financial Protection for Your Most Valuable Asset – **Your People**

PROTECT YOUR TEAM. SECURE THEIR FUTURE.

PREMIUM CALCULATION

Total Premium = (Sum Insured × Rate × No. of Employees) + Add-on Covers

KEY FACTORS IMPACTING GPA PREMIUM

GROUP SIZE
Larger groups often receive lower per-employee rates.

RISK PROFILE / OCCUPATION
Roles involving higher danger (e.g., construction vs. office work) increase the premium.

SUM INSURED
The total coverage amount selected per employee.

COVERAGE EXTENT
Coverage for accidental death, permanent disability, temporary disability, or medical expense reimbursement.

ADD-ON COVERS
Additional riders like education benefits for children or ambulance charges.

TYPICAL COVERAGE

ACCIDENTAL DEATH	100% of Sum Insured
PERMANENT TOTAL DISABILITY (PTD)	100% of Sum Insured
PERMANENT PARTIAL DISABILITY (PPD)	Varies based on injury (often 50% or more)
TEMPORARY TOTAL DISABILITY (TTD)	Weekly payments for loss of income

ADD-ON BENEFITS (OPTIONAL)

- Education Benefit for Children
- Ambulance Charges
- Medical Expense Cover
- Extended Disability Support

IDEAL FOR

- SMEs & CORPORATES
- FACTORY / CONSTRUCTION WORKERS
- OFFICE EMPLOYEES
- BUSINESS OWNERS

ACCIDENT CAN HAPPEN ANYTIME.
SECURITY GIVES CONFIDENCE ALWAYS.

- FINANCIAL SECURITY
- PEACE OF MIND
- EMPLOYEE SATISFACTION
- BUSINESS CONTINUITY

SURETY BOND & CREDIT INSURANCE

Secure Your Business | Improve Cash Flow | Reduce Risk

SURETY BOND INSURANCE

What is Surety Bond?

A **guarantee** your business will complete a project or **fulfil** obligations.

Key Benefits:

- Replaces **Bank Guarante** (BG)
- No / Low **Collateral**
- Faster Approval **Process**
- Improves Working Capital

Ideal For:

- Contractors & Builders
- Government Projects
- Infrastructure / EPC Companies

CREDIT INSURANCE

What is Credit Insurance?

Protection against **non-payment** by buyers. dut to **default** or **insolvency.**

Key Benefits:

- Protects Against **Bad Debts**
- **Safe Business Expansion**
- Improves **Bank Funding**
- Covers **Domestic & Export Sales**

Ideal For:

- Manufacturers
- Traders & Wholesalers
- Exporters
- SME Businesses

QUICK COMPARISON

Surety Bond	VS	Credit Insurance
Contract Guarantee		Payment Protection
Used in Projects		Used in Sales
Replaces Bank Guarantee		Protects Receivables

WHY CHOOSE THIS?

- Increase Business Opportunities
- Reduce Financial Risk
- Build Strong Client Trust
- Grow Confidently

Protect Your Projects & Payments – Grow Without Fear!

CONTRACTOR'S ALL RISK INSURANCE (CAR)

Comprehensive Coverage for Construction Projects

MATERIAL DAMAGE *(Project Cover)*

- Fire, Flood, Earthquake
- Storm, Accidental Damage
- Damage to Buildings & Equipment

THIRD-PARTY LIABILITY

- Injury to Third Person
- Damage to Third-Party Property

ADDITIONAL COVERS *(Optional)*

Tools & Plant Machinery

Debris Removal

Surrounding Property Damage

Delay in Start-Up

POLICY PERIOD

From Start of Construction to ***Project Completion***

WHO SHOULD TAKE CAR INSURANCE?

Contractors

Builders

Project Owners

Infrastructure Companies

NOT COVERED

- ✓ Normal Wear & Tear
- ✓ Mechanical Breakdown
- ✓ War & Nuclear Risks
- ✓ Willful Negligence

EXAMPLE:

✓ *Heavy rain causes part of the building to collapse.*

CAR Insurance Covers the Repair Costs.

"ALL RISK" COVERS EVERYTHING EXCEPT SPECIFIC EXCLUSIONS

Broad Protection for Your Projects

SME & COMMERCIAL INSURANCE

PROTECT TODAY, SECURE TOMORROW

COMPLETE INSURANCE SOLUTIONS FOR YOUR BUSINESS

Every business faces risks. The right insurance protects your **PROPERTY, EMPLOYEES, OPERATIONS & FUTURE.**
We help you stay protected and worry-free.

COVERAGE WE OFFER

- Fire & Property Insurance
- Shop & Establishment Insurance
- Factory & Industrial Insurance
- Marine (Transit & Cargo) Insurance
- Contractor All Risk (CAR)
- Machinery Breakdown Insurance
- Liability Insurance (Public / Product)
- Burglary & Theft Insurance
- Group Health & Employee Cover

WHY CHOOSE SME INSURANCE?

- High Premium Size
- Better Commission Opportunities
- Long-Term Client Retention
- Cross-Selling Opportunities
- Business Referrals Growth

WHO NEEDS IT?

- Manufacturers
- Traders & Wholesalers
- Retail Shop Owners
- Warehouses & Godowns
- Contractors & Builders
- SMEs, MSMEs & Service Businesses

OUR SUPPORT FOR YOU

Quick Quotation | Best Company Tie-ups | Claim Assistance | Expert Guidance | End-to-End Policy Handling

LET'S GROW TOGETHER!

Share your SME & Commercial Insurance leads today.

SME & COMMERCIAL INSURANCE

YOUR BUSINESS. OUR PROTECTION.

MANAGE RISK TODAY | SECURE TOMORROW

COMPREHENSIVE COVERAGE FOR EVERY BUSINESS NEED

FIRE & PROPERTY INSURANCE

Protect your property, assets and stock against fire, lightning, explosion and other damages.

SHOP & ESTABLISHMENT INSURANCE

Comprehensive cover for shops, offices, warehouses and business premises.

CONTRACTOR ALL RISK (CAR)

Financial protection against loss or damage during construction projects.

LIABILITY INSURANCE

Covers legal liability for injury, property damage or third-party claims.

MARINE CARGO INSURANCE

Protect your goods in transit against loss, theft or damage by any mode of transport.

MACHINERY BREAKDOWN INSURANCE

Covers unexpected breakdown of machinery and equipment resulting in business loss.

GROUP HEALTH INSURANCE

Health protection for your employees and their families for a secure tomorrow.

BUSINESS INTERRUPTION INSURANCE

Compensates for loss of income due to unexpected interruptions in business.

RISK CAN HAPPEN.
PREPARATION IS A CHOICE.

> "The right insurance today ensures your business keeps going tomorrow.

- FINANCIAL SECURITY
- BUSINESS CONTINUITY
- PEACE OF MIND
- FOCUS ON GROWTH

EVERY BUSINESS IS UNIQUE.
LET'S BUILD A SAFER FUTURE TOGETHER.

GET EXPERT ADVICE
CHOOSE THE RIGHT COVER
PROTECT WHAT MATTERS MOST

CPM INSURANCE

Contractor's Plant & Machinery Insurance

WE PROTECT YOUR MACHINERY

COVERAGE INCLUDES:

Fire & Flood

Theft & Accidents

Theft & Accidents

Storm & Landslide

KEY BENEFITS

- ✓ Damage Protection
- ✓ Theft Coverage
- ✓ Operator Errors

OPTIONAL ADD-ONS

- ✓ Third-Party Liability
- ✓ Transit Cover
- ✓ Debris Removal

WHO NEEDS IT?

- ✓ Contractors
- ✓ Builders & Developers
- ✓ Equipment Rentals

EXCAVATOR OVERTURNED ON SITE?

WE COVER THE REPAIR COSTS!

ACCIDENTS

THEFT

NATURAL DISASTERS

KEEP YOUR MACHINERY SAFE & SECURE!

FIRE & BURGLARY INSURANCE

PROTECT YOUR BUSINESS. SECURE YOUR DREAMS.

Fire and Burglary Insurance provides comprehensive protection to your property, assets and inventory against loss or damage caused by fire, lightning, explosion, burglary, theft and other related risks.

WHAT IS FIRE & BURGLARY INSURANCE?

This policy protects your business property, stock, machinery, furniture and other assets against loss or damage caused by:

- Fire
- Lightning
- Explosion
- Burglary
- Theft
- Malicious Damage
- Impact Damage due to Insured Perils

KEY COVERAGES

- Damage to Building, Plant & Machinery
- Stock / Inventory (Raw Material, Finished Goods, etc.)
- Furniture, Fixtures & Fittings
- Electrical Installations
- Loss or Damage due to Fire, Lightning, Explosion
- Burglary, Theft & Housebreaking
- Malicious Damage, Riot & Strike (Optional)
- Removal of Debris, Professional Fees, Fire Brigade Charges
- Add-on Covers Available as per Requirement

WHY IS IT IMPORTANT?

Financial Protection
Safeguards your business from unexpected financial losses.

Business Continuity
Helps you recover faster and minimize business interruption.

Peace of Mind
Focus on growing your business while we protect your assets.

Lender & Compliance Requirement
Often required by banks and financial institutions.

WHO CAN BENEFIT?

- Manufacturing Units
- Shops & Showrooms
- Warehouses & Godowns
- Hotels & Restaurants
- Offices & Commercial Establishments
- Educational Institutions
- Hospitals & Nursing Homes

POLICY FEATURES

- Comprehensive protection for your business assets
- Flexible Sum Insured options
- Customizable policy as per your business needs
- Easy documentation & quick policy issuance
- Cashless claim support (as per policy terms)

OPTIONAL ADD-ON COVERS

Loss of Rent
Covers loss of rent if premises become unusable.

Business Interruption
Compensates for loss of profit due to interruption.

Electronic Equipment Cover
Protects computers, laptops and other electronics.

Terrorism Cover
Protection against loss due to acts of terrorism.

DON'T WAIT FOR A LOSS TO HAPPEN.
BE PREPARED. BE PROTECTED.

Secure your business today with Fire & Burglary Insurance.

CONTACT US TODAY

for a customized solution and competitive premium.

- EXPERT ADVICE
- QUICK QUOTE
- EASY PROCESS
- CLAIM SUPPORT

Every business is unique. Let us help you protect what matters most. | **YOUR BUSINESS. OUR PRIORITY.**

Group Mediclaim Insurance

Health Insurance for Employees & Members

What's Covered?

Medical Expenses
Hospitalization, Surgery, Pre & Post Care

Day Care Treatments
Cataract, Dialysis, etc.

Cashless Facility
Network Hospitals

Family Cover *(Optional)*
Spouse, Kids, Parents

Key Features

- Employees + Dependents
- Lower Premium
- No Waiting Period
- Maternity & Newborn Cover

Who Can Take This Policy?

Companies | SMEs | Colleges | Associations

Example

₹5 Lakh Cover for 100 Employees

Advantages:

- Employee Satisfaction
- Tax Benefits
- Higher Productivity

For Employees:

- Free Health Cover
- Pre-existing Diseases
- No Medical Check-Up

Pro Tip: *Combine Group + Personal Health Policy!*

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