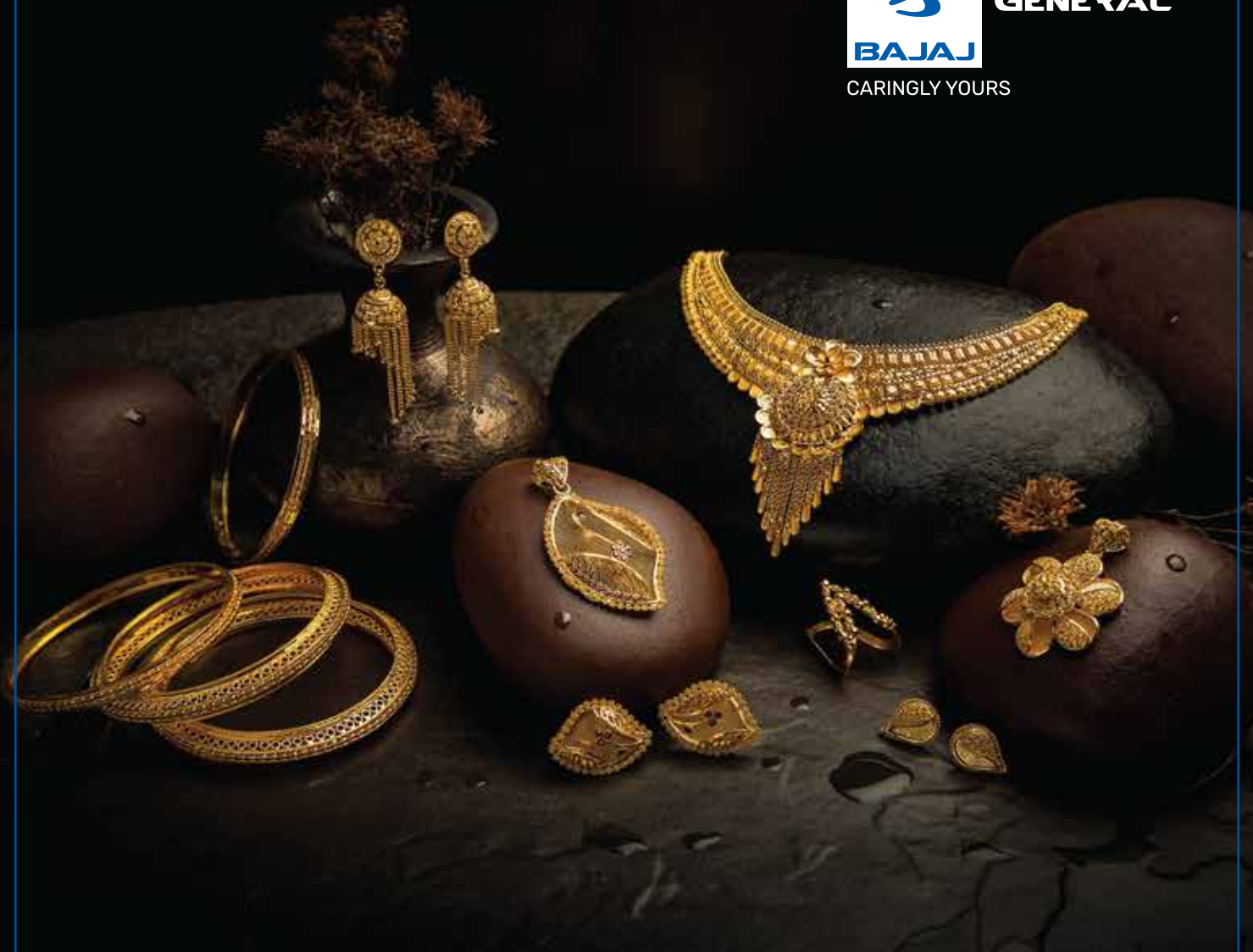




GENERAL

CARINGLY YOURS



JEWELLERS COMPREHENSIVE PROTECTION POLICY

Bajaj General Insurance

Introduction

This policy is tailored to provide comprehensive financial protection for jewellers, covering their stock, assets, and business operations against risks such as burglary, accidental damage, and transit losses.

Key Features



All-Round Protection:

Covers stock at premises, in transit, and during exhibitions.



Public Liability:

Covers legal liabilities arising from business operations.



Burglary and Robbery Cover:

Safeguards against theft with robust indemnification.



Employee Fidelity Guarantee:

Protects against financial loss due to fraud by employees.



Damage & Breakdown Coverage:

Covers machinery, electronic equipment, and glass fixtures.

Scope of Coverage



Transit Cover:

Ensures protection during transportation within India or abroad.



Exhibition Coverage:

Safeguards stock displayed at exhibitions with strict security conditions.



Business Interruption:

Offers financial support during downtime caused by insured events.



Stock Protection:

Covers damage or theft of jewellery, gemstones, and precious metals at insured premises.



Fidelity Guarantee:

Covers financial loss due to fraudulent acts of employees or specified persons.

Additional Features



Customizable Limits: Adjust coverage based on business needs.



Chandelier Extension: Covers accidental damage to chandeliers at business premises.



First Buy Cover: Secures newly purchased stock during transit to the insured premises.



Medical Expense Coverage: Reimburses expenses in case of accidental injury during piercing services.

Exclusions

The policy does not cover:

- ⊗ Damage due to war, nuclear risks, civil unrest, or terrorism unless specifically insured.
- ⊗ Loss due to mysterious disappearance or unexplained reasons.
- ⊗ Theft by employees unless covered under fidelity guarantee.
- ⊗ Damage due to wear and tear, gradual deterioration, or electrical breakdowns.