



Bajaj General
Office Package policy
One Stop Solution for your Office



OVERVIEW:

Running an office comes with a myriad of responsibilities, and protecting it should be a top priority. Our Office Package Insurance Policy offers comprehensive coverage designed to safeguard your office premises, equipment, and employees against various risks. With tailored options to fit the unique needs of your business, you can focus on your core activities with the confidence that your office is well-protected against unforeseen events. Secure your peace of mind and let us handle the risks.

COVERAGES:

Sections

1



Standard Fire Insurance

What if Your office is exposed to fire/lightning/storm?

2



Burglary & Robbery including Theft

What if Someone breaks-in your Office and robbery happens?

3



Money Insurance

What if money in your office's safe or locker is stolen?

4



Plate Glass Insurance

What if The plate glass of your office is damaged accidentally?

5



Breakdown of Business Appliances Insurance

What if Your Business appliances suffer a Breakdown?

6



Baggage Insurance

7



Electronic Equipment Insurance

8



Personal Accident Insurance

What if you or your employees suffer an accident resulting in death or disability?

Sections

9



Hospital Cash Allowance

What if You/Your employee gets hospitalized?

10



Fidelity Insurance

11



Public Liability Insurance

What if a third party is injured or their property is damaged due to your business activities?

12



Employee Compensation Insurance

What if your employee is injured during business operations?

■ POLICY PERIOD:

1 year

■ WHAT CAN BE COVERED?

Building, Contents, Electronic equipment like Computer, Printer, scanner, Server, Generator etc, Plate glass, and other assets used by insured for his business.

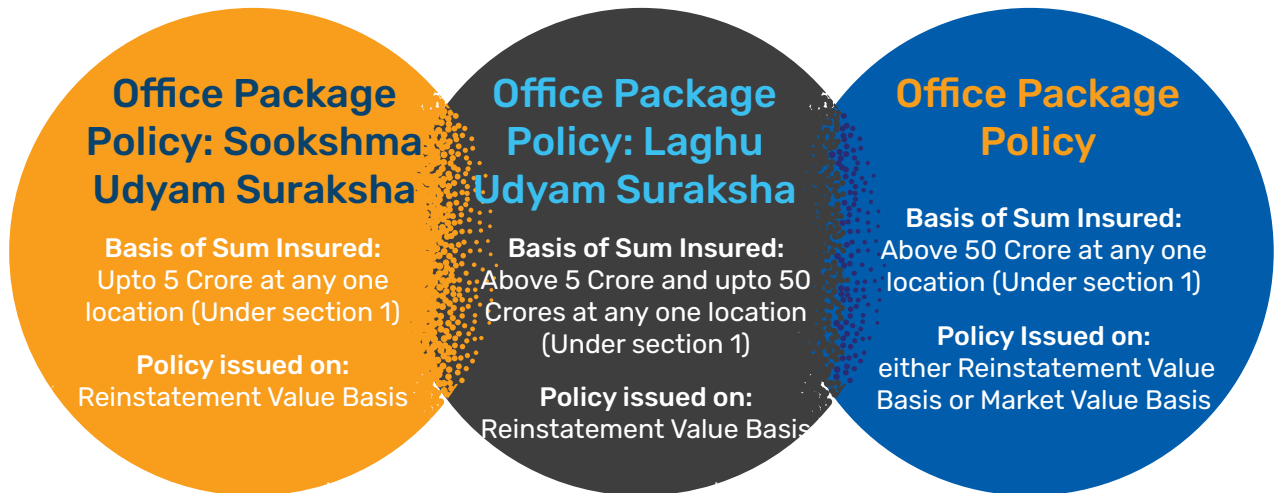
■ WHO CAN TAKE THE POLICY?

Individuals, Businesses and Office Owners/Tenants

■ USP'S OF THE PRODUCT:

- Comprehensive Insurance Package tailored for offices.
- Flexible 12-in-1 Coverage: A single, customizable policy with 12 sectional covers.
- Worldwide Coverage for your Business Trip luggage
- Cash-in-transit protection with Money Insurance
- Upto 15% waiver of underinsurance
- One policy offering coverage of various risks such as Fire, Burglary, Money insurance, Plate glass, Electronic and machine equipment break down etc.
- Easy Management: Simplified policy handling and renewal for convenience.
- Theft covered along with Burglary and Robbery.

■ THIS POLICY COMES WITH 3 PLANS:



■ ADD ON'S COVER:

Name	Office Package Insurance – Sookshma Udyam Suraksha	Office Package Insurance – Laghu Udyam Suraksha	Office Package Insurance
Accidental Damage Cover	Yes	Yes	Yes
Minor Works	Yes	Yes	Yes
Escalation Clause	Yes	Yes	Yes
Snow damage cover	Yes	Yes	Yes
Electrical/ Electronic Appliance Clause	Yes	Yes	Yes
Loss of Rent Cover and Rent for Alternate accommodation	Yes	Yes	Yes
Dewatering Expenses	Yes	No	Yes
Waiver of Involuntary Improvement/ Betterment	Yes	Yes	Yes
Impact Damage	Yes	Yes	Yes
Immediate Repairs	No	Yes	Yes and Many more

■ KNOW MORE ABOUT YOUR COVERS:

A. Compulsory cover:

- **Fire and Allied Perils:** Protects your Office building and everything inside it (except valuables) by the following unforeseen events occurring during the Policy Period.
 1. Fire
 2. Natural catastrophes: Lighting, Earthquake, Storm, Cyclone, Typhoon, Tempest, Tsunami, Flood, Landslide, Rockslides, Bush fire, Forest fire, Jungle fire,
 3. Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, animal, falling trees, aircraft, wall etc.)
 4. Riot, Strikes, Malicious Damages
 5. Bursting or overflowing of water tanks, apparatus and pipes
 6. Leakage from automatic sprinkler installations.
- **Burglary and Robbery:** Safeguards against theft and robbery incidents and 1 more optional section.

B. Optional Cover:

- **Breakdown of Office Equipment:** Breakdown Cover for any business appliances or equipment like photocopying machine etc.
- **Personal Accident:** Coverage for accidental injuries resulting in disability or death
- **Money Insurance:** Coverage for loss of money during transit or in safe.
- **Plate Glass:** Insures against accidental breakage of plate glass windows.
- **Electronic Equipment Insurance:** Safeguards electronic equipment from damage or breakdown.
- **Fidelity Guarantee:** Provides coverage against financial losses due to employee dishonesty or fraudulent acts.
- **Workmen Compensation:** Covers employee's medical expenses and loss of income due to work-related injuries or accidents
- **Baggage Insurance:** Offers coverage for loss or damage to personal baggage during business travel.
- **Hospital cash Daily allowance:** It provides financial support for daily expenses during hospitalization.

■ EASY STEPS TO CLAIM:

- Call Bajaj General Toll Free No. **1800-209-1021** OR
- Submit the filled claim form at the nearest **Bajaj General Insurance office**. OR
- If you've any grievance, give us a missed call on **8080945060** OR **SMS 'WORRY'** to **575758** , and our **Care Specialist** will call you back OR
- Say Hi on WhatsApp us on **7507245858** for our Always On WhatsApp services Self assistance for you OR
- Message us on our social media handles like **Twitter, Facebook & Instagram**



BAJAJ GENERAL INSURANCE LIMITED

(Formerly known as Bajaj Allianz General Insurance Co. Ltd.)
BAJAJ INSURANCE HOUSE, AIRPORT ROAD,
YERAWADA, PUNE - 411006. IRDAI REG NO.: 113.



FOR ANY QUERY (TOLL FREE)
1800-209-0144 /1800-209-5858



www.bajajgeneralinsurance.com



careforyou@bajajgeneral.com

Note: It is mandatory to keep updated your policy with your correct contact details and bank account details, to process any of your service requests faster and hassle-free. To update your contact details i.e. Mobile No., Email ID, PAN Card, and Bank Account details, please use chatbot, visit our website, contact your agent or nearest branch.

For more details on risk factors, Terms and Conditions, please read the Policy Wordings and Prospectus before concluding a sale.

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Policy holders can download Bajaj General app for one - touch access. Available on