



GENERAL

CARINGLY YOURS

Bajaj General

Shopkeeper's Policy

One Stop Solution for your Shop



■ **OVERVIEW:**

As a shopkeeper, your business is your livelihood, and protecting it is crucial. A Shopkeeper's Insurance Policy offers comprehensive coverage tailored to the unique needs of retail business owners. This policy safeguards your shop against a variety of risks. Whether you're a small boutique or a large retail outlet, our policy provides the security you need to ensure your business thrives.

■ **POLICY PERIOD:**

1 year

■ **WHO CAN TAKE THE POLICY?**

Shop Owners

■ **WHAT TYPE OF ASSETS CAN BE COVERED**

Building, Contents, Stock, Electronic assets like Printer, Computer, Plate glass, Neon Sign boards, and other assets used in shop.

■ **USP'S OF THE PRODUCT:**

- Exclusive insurance product to cover various risk for shops and stores.
- 3 Coverages are mandatory:
 - **Fire and Allied Perils**
 - **Burglary and Robbery**
 - **Any 1 out of remaining 9 Sections**
- Fully customizable Product
- Breakdown Cover of Business Equipment up to 10 years of age.
- Up to 15% waiver of underinsurance under Laghu Udyam & Sookshma Udyam Policy
- Single policy covering various risks including fire, burglary, money insurance, plate glass, neon sign, personal accident, and workmen's compensation
- Easy to manage and renew

■ COVERAGES:

1



Standard Fire Insurance (Mandatory section)

What if your shop is exposed to fire/ lightning/ storm/ flood?

2



Burglary & Robbery Insurance (Mandatory section)

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

3



Money Insurance

What if Someone steals money in transit from the custody of your employee?

4



Plate Glass Insurance

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

5



Glow/Neon Sign Board Insurance

What if Your shop's Glow/ Neon Sign board gets damaged accidentally?

6



Breakdown of Business Appliances Insurance

What if Your Business appliances suffers a Breakdown?

7



Electronic Equipment Insurance

What if Your electronic equipment gets damaged?

8



Fidelity Insurance

What if Your own employee commits fraud /dishonest act?

9



Personal Accident Insurance

What if You/Your employee suffers a disability/Death?

10



Public Liability Insurance

What if Any customer/visitor gets injured or some property is damaged in course of your business operations.

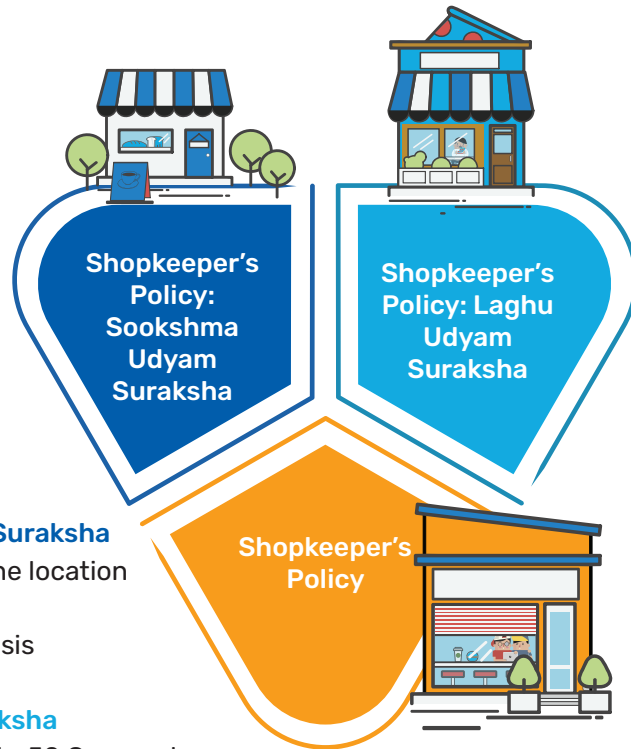
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Employee Compensation Insurance

What if Your employee gets injured in course of your business operations?

■ **THIS POLICY COMES WITH 3 VARIANTS:**



- 1. Shopkeeper's Policy: Sookshma Udyam Suraksha**
Sum Insured limit: Up to 5 Crore at any one location
(Under Section 1)
Policy issued on: Reinstatement Value Basis
- 2. Shopkeeper's Policy: Laghu Udyam Suraksha**
Sum Insured limit: Above 5 Crore and up to 50 Crores at any one location (Under Section 1)
Policy issued on: Reinstatement Value Basis
- 3. Shopkeeper's Policy**
Sum Insured limit: Above 50 Crore at any one location
(Under Section 1)
Policy Issued on: either Reinstatement Value Basis or Market Value Basis

■ ADD ON'S COVER:

Option to choose from more than 80+ Add On's

ADD-ONS	BSUS	BLUS	SFSP
Accidental Damage	Yes	Yes	Yes
Snow Damage	Yes	Yes	Yes
Escalation Clause	Yes	Yes	Yes
Minor works	Yes	Yes	Yes
Impact Damage	Yes	Yes	Yes
Waiver of Involuntary Improvement/Betterment Cost of the Equipment	Yes	Yes	Yes
Loss of Rent	Yes	Yes	Yes
Rent for Alternate Accommodation	Yes	Yes	Yes
Electrical/Electronic Appliances Clause	Yes	Yes	Yes
Immediate Repairs	No	Yes	Yes
Dewatering Expenses	Yes	No	Yes

■ **KNOW MORE ABOUT YOUR COVERS:**



COVERAGE 1:

This protects your shop 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.



COVERAGE 2:

This covers damage to your shop from burglary attempts including contents (but not valuables), changing locks, and money stolen during business hours



COVER 3: MONEY INSURANCE

This covers money lost due to theft or robbery while being transported by you or your employee from one place to another.



COVER 4: PLATE GLASS

This covers the cost to repair or replace glass windows or doors in your shop if they break accidentally, including the cost to fix damaged frames.



COVER 5: NEON SIGN AND GLOW SIGN

This covers damage to your neon or glow signs from accidents, fires, or natural disasters.



COVER 6: BREAKDOWN OF BUSINESS APPLIANCES

This covers repair costs for business equipment like photocopiers if they break down due to mechanical or electrical issues.



COVER 7: ELECTRONIC EQUIPMENT

This covers sudden damage to electronic items like computers and fax machines, including data recovery costs, but excludes specific exceptions and requires a deductible.



COVER 8: FIDELITY GUARANTEE

This covers losses due to fraudulent acts by your employees.



COVER 9: PERSONAL ACCIDENT

This covers you and your employees for accidents, providing compensation for death or serious injury, including transportation of remains.



COVER 10: PUBLIC LIABILITY

This covers you if someone gets hurt or their property is damaged while on your premises, protecting you from legal and financial consequences.



COVER 11: WORKMEN COMPENSATION

This provides compensation to your employees for work-related injuries or death as required by law.

■ **SOME IMPORTANT FAQS:**

■ **How many sections are compulsory for Shopkeeper's Policy?**

Minimum 3 sections are compulsory.

■ **I own a shop in a shopping Centre that has been insured. Do I still need insurance?**

The insurance offered by your shopping Centre may be limited to your building structure. The risk related to your content & business assets, stocks, electronic equipment's, and mechanical appliances can be covered in Shopkeeper's policy.

■ **Is glass furniture covered in Plate glass section?**

No

■ **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**



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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



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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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