

Built to Shield Your Business from Everyday Uncertainties

Merchant Cover

Running a business means dealing with risks every single day—fire, theft, cash loss or unexpected incidents.

Merchant Cover brings all-round protection under one plan, so your business stays secure and uninterrupted.

Coverages



Cash in Transit &
Cash in Safe



Burglary &
Housebreaking



Fixed Glass, Fixtures
& Signage



Personal Accident
Cover (Owner)



Public Liability



Employee Infidelity



Fire & Allied Perils (Contents /
Structure for owned properties)



In-built Cover for Earthquake,
STFI & Terrorism

Plan Options to Suit Your Business



Coverage from ₹ 3 Lakhs
to ₹ 20 Lakhs



Premiums starting
from just ₹ 493



Designed for rented & owned
business premises

Premiums

Rented Property

Coverages	What's Included	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Fire and Allied Contents	Only Contents cover	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000
Burglary and house breaking	Covered	60,000	1,00,000	2,00,000	3,00,000	4,00,000
Electrical and mechanical breakdown	Given above in contents, no separate head.	-	-	-	-	-
Money Insurance cash in Transit	Covered	25,000	50,000	1,00,000	1,50,000	2,00,000
Money Insurance cash in Safe	Covered	35,000	35,000	70,000	1,05,000	1,40,000
Infidelity and Dishonesty of Employee / Cashier	Covered	15,000	15,000	25,000	35,000	45,000
Fixed glass and Sanitary Fitting	Covered	15,000	15,000	25,000	35,000	45,000
Neon Sign/ Glow Sign	Covered	15,000	15,000	25,000	35,000	45,000
Personal Accident owner	Covered	50,000	1,00,000	2,00,000	3,00,000	4,00,000
Public Liability	Covered	50,000	1,00,000	2,00,000	3,00,000	4,00,000
EQ, STFI, Terrorism & RSMD	In-Built above in Fire & allied	-	-	-	-	-
Net Premium		418	695	1,387	2,079	2,771
		493	820	1,636	2,453	3,270



Owned Property

Coverages	What's Included	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Fire and Allied_Structure	Building Structure	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000
Fire and Allied Contents	Only Contents cover	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000
Burglary and house breaking	Covered	60,000	1,00,000	2,00,000	3,00,000	4,00,000
Electrical and mechanical breakdown	Given above in contents, no separate head	-	-	-	-	-
Money Insurance cash in Transit	Covered	25,000	50,000	1,00,000	1,50,000	2,00,000
Money Insurance cash in Safe	Covered	35,000	35,000	70,000	1,05,000	1,40,000
Infidelity and Dishonesty of Employee / Cashier	Covered	15,000	15,000	25,000	35,000	45,000
Fixed glass and Sanitary Fitting	Covered	15,000	15,000	25,000	35,000	45,000
Neon Sign/ Glow Sign	Covered	15,000	15,000	25,000	35,000	45,000
Personal Accident owner	Covered	50,000	1,00,000	2,00,000	3,00,000	4,00,000
Public Liability	Covered	50,000	1,00,000	2,00,000	3,00,000	4,00,000
EQ, STFI, Terrorism & RSMD	In-Built above in Fire & allied	-	-	-	-	
Net Premium		793	1,320	2,637	3,954	5,271
Gross Premium		935	1,557	3,111	4,666	6,220

Take Control. Safeguard Your Business Now.

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