

**RELIANCE**

General Insurance

# Reliance SME Care Policy

protects your business  
at all times



## Exclusions

At Reliance General Insurance, we would like our policy to be as transparent as possible.

To ensure that you do not face any misunderstandings when making a claim, we would like you to know some of the major exclusions under the Policy:

- ▶ Loss or damage due to war and / or war like perils nuclear and/or atomic radiation and terrorism
- ▶ Loss or damage due to wear and tear, gradual deterioration or slowly developing flaws
- ▶ Consequential loss of any kind
- ▶ Loss or damage caused by or due to action of any lawfully constituted authority or Government body
- ▶ Loss or damage for which the manufacturer or supplier or repairer or transporter or any other third party is responsible either in law or under a contract
- ▶ Excess as stated in the Policy Schedule
- ▶ Losses without any substantiation or mysterious disappearance or unexplained losses

Besides, the exclusions applicable under Standard Fire and Special Perils Policy, Burglary Policy, Breakdown Policy, Personal Accident Policy and Third Party Liability Policy, apply here to the respective sections.

## Claim Procedure

Should you wish to make a claim, the procedure is fast, transparent and hassle-free!

In the unfortunate event of a claim, please register the claim on our toll free number 18001031999. For claims that require inspection, we will appoint a surveyor immediately. After the receipt and scrutiny of the mandatory documents, we will process the claim within 7 working days.

## About us

Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and corporate sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Group.

## Some of our other products:

- ▶ Reliance HealthWise Policy
- ▶ Reliance Shopkeeper's Package Policy
- ▶ Reliance HomeProtect Policy
- ▶ Reliance Office Package Policy
- ▶ Reliance Marine Cargo Policy
- ▶ Reliance Industry Care Policy
- ▶ Reliance Standard Fire & Special Perils Insurance Policy
- ▶ Reliance Burglary & Housebreaking Insurance Policy
- ▶ Reliance Private Car Policy

This product brochure gives only the salient features of the Policy. For further details on all the conditions and exclusions related to Reliance SME Care Policy, please contact us before concluding the sale.

Call **1800 3002 8282** (toll free) or **022-3989 8282**  
(charges apply)  
or sms '**sme**' to **55454**  
or visit **www.reliancegeneral.co.in**

**RELIANCE**

General Insurance

An ISO 9001:2008 Certified Company

**Reliance General Insurance Company Limited**  
**Registered office** Reliance Centre, 19, Walchand  
Hirachand Marg, Ballard Estate, Mumbai 400 001.

Insurance is the subject matter of solicitation.

FGIMCOM/HL-07/LLT-STD/Ver.1.8/101111

## Welcome to Reliance General Insurance

For an active business such as yours, every operational minute counts for profit. Which is why you need to ensure that nothing gets in the way of your business.

However, despite the most steadfast measures, accidents are a very real possibility. In the times like these, it helps to be prepared with the protection of insurance.

Introducing, Reliance SME Care Policy - a comprehensive insurance policy that helps you protect your business at all times. The Policy offers special risk compensation, exclusively to small and medium enterprises such as yours for a Sum Insured up to ₹ 100 crores on a single location, just so you can continue to run your business with complete peace of mind.

## Key Advantages

- Flexible package that lets you identify the risks,
- ▶ you want to insure against
- Choice of determining the extent of coverage against
- ▶ each identified risk
- Comprehensive coverage in a single Policy document

## Scope of Cover

### Fire & Allied Perils

Covers the building (i.e. structure wherein the industrial/ manufacturing unit is situated) as well as plant and machinery, fixtures and fittings, electrical installations and stock and stock-in-trade in the business premises against fire and allied perils.

### Fire Loss of Profits

Covers loss due to interruption or interference with the business carried on, in the premises specified in consequence of loss, destruction or damage indemnifiable under Fire & Allied Perils, subject to limits of sum insured. The cover under this section is limited to loss of Gross Profit due to:

- ▶ Reduction in turnover
  - ▶ Increase in cost of working
- There is an option available for terrorism cover extension.

## Machinery Breakdown

Covers all electrical and mechanical appliances apparatus, gadgets and / or any electrical or mechanical installation pertaining to business while contained or fixed in the business premises against loss or damage due to unforeseen and sudden, accidental physical damage caused by and solely due to mechanical or electrical breakdown.

## Electronic Equipment's / Appliances

Covers electronic gadgets, appliances, apparatus, electronic medical equipment and / or any electronic installation owned and contained in the premises or portable computers belonging to the business and the personal computers belonging to the business that are in the personal custody of the principle officers or employees when carried anywhere in the world as accompanied baggage against all risks. Computer software and programs (other than those developed in-house), data and data carrying devices, can also be covered under the policy.

## Burglary & Housebreaking

Covers contents in the business premises being plant and machinery, furniture, fixtures and fittings, electrical installations and stock and stock-in-trade including items held in trust against burglary and housebreaking. Damage to the business premises and / or safe resulting from burglary and/or housebreaking is also covered.

## Money Insurance

Covers loss of money relating to business due to accident or misfortune:

- ▶ While in transit from the premises to bank and vice versa
- ▶ From safe at the business premises
- ▶ From till at the business premises

## Goods in Transit

Covers all transit goods consisting of raw material, finished goods, semi-finished goods, spares, consumables, etc., into the premises and transit of finished goods out of the premises, i.e., inland transits (inward and outward), imports and exports.

## Personal Accident

Provides compensation for accidental death or bodily injury of the principal officers, employees of the business.

It also provides for the expenses incurred for the transportation of deceased to the place of residence. Compensation towards Education Fund for dependent children in the event of death or permanent total disablement is also available.

The cover can be extended for the benefit of reimbursement of medical expenses following accident.

## Infidelity/ Dishonesty of Employees

Provides cover against direct pecuniary loss caused by dishonest acts/ infidelity of employees.

## Legal Liability

- ▶ Towards Employees:  
Covers legal liability to pay compensation to the employees in respect of accidental death or injury arising out of in and course of employment in India
- ▶ Towards Third Parties:  
Covers legal liability towards third parties pay compensation including claimant's costs, fees and expense incurred in accordance with Indian Law