



**Royal Sundaram**  
General Insurance



## 360 Degree Business Shield- Laghu Alternate

As an entrepreneur involved in business enterprise, you are focused on production, selling and collecting the price of goods and services that you deliver.

There are risk exposures which have the potential to disrupt both your focus and your business - from a broken show room window to a major fire. You would ideally need to identify, assess your risk exposures, correlate them with the most suited insurance policies and decide on the quantum of coverage required before you approach an insurer. All these tasks could be difficult and time consuming.

With these challenges in mind, we present the Royal Sundaram 360 Degree Laghu Alternate insurance policy with

- comprehensive coverage for multiple exposures

360 Degree policy covers:

- automatic limits with variants based on your business volume and size
- Fire Section and Burglary Section, covering damage to your buildings, equipment, fittings, signs and improvements due to fire and allied perils, such as lightning, explosion, riot, strike, flood, storm and impact damage, Burglary, and theft.
- Loss of money in transit or in a safe
- Financial loss due to dishonesty of employees
- Liability to visitors and the general public due to accidental physical injury or death or for accidental damage to their property

The policy offers you a number of plan options as follows:

Plan type/ Section covered	Plan 1 - Diamond	Plan 2 - Sapphire	Plan 3 - Platinum
Fire & Burglary	Exceeding Rs. 5 crores upto Rs. 10 crores	Exceeding Rs. 10 crores upto Rs. 25 crores	Exceeding Rs. 25 crores upto Rs. 50 crores
Money	Rs. 5 lakhs	Rs. 5 lakhs	Rs. 5 lakhs
Fidelity Guarantee	Rs. 5 lakhs	Rs. 10 lakhs	Rs. 10 lakhs
Public Liability	Rs. 5 lakhs	Rs. 10 lakhs	Rs. 10 lakhs

Your choice of the plan should be based on the total sum insured for Buildings and Contents. Simply choose from the plans above to select the total package cover for your business.

What's more, the 360 Degree Business Shield Laghu Alternate insurance policy package comes to you with unique features such as:

- \* Simplified documentation and buying convenience
- Simple, easy to understand policies
- \* Competitive pricing
- \* One-call claim reporting service as part of the Quick claim management
- Advice on issues relating to risk management

For further assistance or advice to protect your enterprise with a 360 Degree Business Shield Laghu Alternate policy, please call our insurance associate or speak to one of our insurance professionals at Royal Sundaram offices nationwide. Or, you can visit our website [www.royalsundaram.in](http://www.royalsundaram.in) for more details.

This leaflet is only a summary of cover. Please refer to the Policy for exact terms and conditions. Insurance is the subject matter of the solicitation.