



**Royal Sundaram**

General Insurance



## Enterprise Shield – Laghu

Your business enterprise has the combination of investment, painstaking labour and machinery all working to a plan managed by you.

Years of hard work and building customer confidence and loyalty have made your organization successful in the midst of a changing environment and competition. All through this effort your company is exposed to various risks with a potential to affect your key assets namely, men and machinery. Some of these risks could lead to a major setback to your investment or earning capacity.

While deciding on insurance protection for your company, you need to take into account not only the immediately visible risks, but also all the possible threats to your business. So a simple fire insurance could fall far short of your expectations.

Royal Sundaram's Enterprise Shield policy – Laghu is a flexible package that combines convenience, comfort and cost-effectiveness.

This insurance covers your business where the total 'value at risk' exceeds 5 Crore but does not exceed ₹ 50 Crore across all insurable asset classes at any one location at the commencement of the insurance cover under the Fire and Allied Perils – Laghu section. It is a policy that covers:

### The Enterprise Business Insurance covers:

- Fire and Burglary section, covering damage to your manufacturing unit buildings, plant & equipment, electrical fittings, and stocks due to fire and allied perils, such as lightning, explosion, riot, strike, flood, storm, impact damage, Theft and Burglary
- Breakdown of equipment

- Damage to computer installations
  - Loss/damage of portable computers and mobile phones
  - Loss of money in safe or while in transit
- Financial loss due to dishonesty of employees
- Loss of gross profit due to interruption of business due to fire or allied risks
- Loss or damage to Baggage whilst on travel anywhere in the world
- Accidental damage to Neon Sign and/or Plate glass
- Personal Accident cover for employees
- Liability to visitors and public generally due to accidental physical injury or death or for accidental damage to their property.
- Workmen's compensation covers for staff

The Enterprise Business Insurance comes to you with the unique features of:

- Flexibility to select additional cover over
- Simplified documentation and buying convenience
- Competitive pricing
- One-call claim reporting service as part of the Quick claim management
- Advice on issues relating to managing your risk
- Simple, easy-to-understand policies

For further assistance, advice or to buy Enterprise Business Insurance, 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.