Yashvi shah
Roll no: 69

1) There are two types of personal Accident insurance.

- Indivisual Accident Insurance - This type of policy garnds an indivisual in case of any accident demage. It covers accident death, loss of limbs or sight, or other permanent disabilities resulting due to an accident.

- Group Accident Insurance - It is taken by employees to get coverage for their employees Depending on the group size, some insuries also provided a discount on the premium It is good incentive / value added advantage for small organizations as it is a basic plan and may offer limited benefits compared to an indivisual plan.

- liability insurance refers to an insurance product that provides an insured party with protection against clamis resulting from injurie and damage to other people or property. liability insurance polices cover any legal costs and pay outs an inswred party is responsible for it they are found legally liable. International demage and contractual liabilities are generally not covered in liabilities insurance policy's. the policy comes into effect if you ~~or~~ or one of your insured housemates is found responsible for another party's injury on damage to their property. professional liability insurance typically covers claims of negligence, misrepresentation of goods on services, inaccurate or harm-causing counsel, and violation of the "good faith terms' of an agreement or contract Business liability insurance typically covers claims of physical injury, including medical bills, damages to property, and harm from false or misleading advertising

- Travel health insurance is designed to provide coverage for emergency medical needs such as hospitalization, emergency room fees, ambulance costs and ~~pe~~ prescription drugs while in hospital.

1) Hull - It covers physical demage to vessels including machinery and fuel but not their cargo. hull insurance is an insurance is an insurance policy especially desigen for covering ship demage expenses where the hull insurance can be understood like a care insurance, with a difference of being for a water faring vehicle inestead of land

11) Cargo - It covers physcial demege on loss of goods while in transit cargo insurance provides converage against all risks of physi loss or demange to freight during shipme from any external cause during shipping. whether by land, sea or air.

3) Engineering insuerce refers to the insuranc that provides econonic safegard to the risks faced by the ongoing constructed project installation project and machines and equipments. in project operation.

Inclusions

fire, lighting, explosion, air coraft demange.

ii) Riot, strike, malicious acts
iii) flood, inundation, strom, cyclone and alligned peils

iv) landside, subsidence and rockslide
(v) Burglary and theft
vi) faults in erection
vii) Human errors, negligence
viii) Electrical and mechancial ~~De~~ Breakdo

Exclusions

1) war invasion
2) Nuclear reaction Nuclear radiation radioactive.
3) Insured's contribution - Deductible.
4) cessation of work
5) Design Defects
6) Terrorism
7) Breakage of glass
8) ~~Cons~~ consequential loss

6) Aviation Insurance is insurance coverage geared specifically to the operation of aircraft and the risks involved in aviation.
you need to provide the following documents.

1) Aircraft detailed documents
2) flight details document
3) Details of the crew members
4) Iformation on aircraft maintecance and enjinering
5) Document of operational manual passenger.

7) Doctors and professional should opt for professional indeminty insurance -
~~A~~ professional Indeminty Insurance is a type of liability insurance that covers the business or indivisuals who provide advices on a professional services to clients. It cover the compensation claims when the business is sued by its clients for making a mistake.

7) Doctors and professional should opt for professional idemnity Insurance -
~~A~~ professional Indemnity insurance is a type of liability insurance that covers the business or individuals who provide advice or a professional claims when the business is sued by it's client's for making a mistake

8) Types of travel insurance.

1) Domestic travel insurance plan - this policy is designed for customers intending to travel within the contours of the country. A domestic travel insurance policy insures the policy-holds from expenses that may result from teatment of a medical emergency, theft / loss of baggage and other valuable, delays / cancelation of ~~the~~ flight, permanent disability and personal liability.

7) Medical evacuation Insurance - This types of plan focuses on covering the cost of evacutions and repatriation if you family, it may covers the cost of an emergency medical ~~profe~~ profect your family as ~~m~~ well as coverage for lost luggage adventure sports and trip in terrcuptions.

9) Types of ~~ea~~ engineering Insurances

1) plant All risk Insurance

~~I~~ This insurance policy is stramelined to cater to loss and unfosseen derangement of operational machinery are susceptible to wear and tear due to ~~their~~ Their exposeeo to extrem environmental conditions..

2) International travel Insurance

This policy is defined as in keeping with what customers travelling internationally would want. Besides the usual coverage offered by it's domestic counterpret, an internation travel insurance policy.

(3) Medical travel Insurance- The name is the marker here- with the policy specifically designed to cover expenses emanating from medical emergenci and other heathcare-related concerns However, the exact set of inclusion and other exact set of inclusion and exclusion will vary cross insuran Provider.

(4) Senior citizen travel insurance- Beside the usual advantages of purchasing travel insurance a policy that is directed at senior citizen offers additionally coverage against dental treatment/procedures as well as cashless hospitilization.

(5) Single and Multi-trip travel insurance as the name suggests, a single trip travel insurance, a policy that is directed at. It cover booth medical as well as non-~~to~~medical expenses Multi-Trip Travel insur every time they prep for trave

(6) Travel accident insurance. -
The purpose of this ~~is~~ insurance is to provide term of life and accidentant death and dismember protection for you and your family this waves unexpected and sudden cause that occur because of travel on flight accidents the benefits apply while you are on a trip that is insurance on charge the covering period this type of trip insurance is ideal for frequent world traveller, particularly those who visit risky region.

you should consider, buying it because

1 your worried about something happening at your destination.

2 youre afraid something might happen that would make you cancel on interrupt your trip.

3 Youre not sure what you'd do if you had a medical emergency while you were traveling

4 You want to protect your belongings from loss, demange on theft.

5 You want travel help ready and waiting in a travel emergency.

• marine insurance is a contranct whereby the ~~&~~ insurer undertakes to idemnify the cussued, in manner and to extent thereby agreed, against marine loss.

5) Erection All Risk -

This policy offers comprehensive cover by covering risks which may arise during erection on testing period. contracts in the event of any accident.

10) ~~Ye~~ Benefits of personal Accident Insurance policy

- provides financial security to your family and loved ones

- These no external ~~tis~~ rists and documents need ed over above the current condition.
- It offers world wide coverage
- Easy and seamless claim pross.
- support centres availabs on all days and around the clock.
- plans available in two catogaries, self and family.