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NLI Assignment - 2

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Roll no - 18
Subject - Non-life insurance - PPP.

1. Two types of personal accident insurance are:-
(i) Individual accident insurance
(ii) Group accident insurance

2. The meaning of liability insurance is to provide an protection to the insured against claim resulting from injuries & damage to other people or property

→ liability insurance policies cover any legal costs & payout an insured party is responsible for the accident that is legally liable.

3. Travel insurance is the type of the insurance that cover the cost & losses associated with travelling.

(2)

→ we should buy ~~trave~~ insurance because we are worried for any mishappening in your destination.
→ Something might ~~in~~ happen that would interrupt whole trip.
→ we might need a medical emergency.
→ you want to protect your belonging from loss, damages or theft.

(4) (i) Hull -

→ It covers physical damage to vessel including machinery & fuel. Hull insurance is an insurance ~~to~~ policy especially designed for covering ship damage.

→ (ii) Cargo

→ It covers physical damage to loss of goods while in transport. Cargo insurance provide coverage against all risk of physical loss or damage to fight during shipment from any internal cause.

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(3)

(5) Inclusion.
→ Fire, lighting, explosion, aircraft
→ Riot, strike, malicous.
→ Flood, inumdation, storm, cyclone
→ & allied perils.
Landslide, subsidence & Rockside.
→ Burgarly & theft.
→ Fault & erection

Exclusion

→ war invasion
→ Nuclear Reaction, Nuclear radiation etc
→ Cessation of work
→ Brokage of glass
→ Design defect
→ Terrorism.

(6) Aircraft detail document
→ Flight detail document
→ Detail of crew member
→ Document Proff of accident.
→ Information of aircraft maintaence & engeneering
→ Document of operation manuall passenger

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(9i) Professional Indemnity Insurance

(8) (i) Domestic travel Insurance :

→ This policy is design for customer intending to travel with the contour of the country

→ A domestic travel insurance policy insulates the policyholder from expense that may result from treatment of a medical emergency.

(ii) International travel Insurance -

→ This policy is designed in keeping with what customer travelling internationally - would want. Beside the usual coverage offered by its domestic counterpart or internal travel insurance policy safe guard.

(iii) Medical travel Insurance

→ The name is the marks here with the policy specially designed to cover expense

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from medical treatments.

(iv) Senior citizen travel insurance.

→ Beside the usual advantage of purchasing travel insurance a policy that is delinced to senior citizen.

(v.) Single & Multi trip travel insurance.

→ A single - trip travel insurance mean its has a validity only for through the time you are on the trip. It includes both medical & non-medical expense.

(vi) Travel accident insurance.

→ The purpose of this insurance term life & accident death protection for you & your family. This cover unexpected & sudden death because of travel & flight accidents.

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(vii) Medical Evacuation Insurance

→ This type of plan focuses on covering the cost of evacuation & reparation. If you are hospitalized while traveling with your family, it ~~may~~ covers the emergency medical return.

(viii) Package Travel insurance

→ Package plans are customised according to different needs of the clients. It incudes coverage of evacuation, luggage problem, medical returning home, trip cancellation, delay, etc.

(9)
(i) Plant all risk Insurance.

→ Covers the losses & the damages to the operational tools.

→ Machine Breakdown Policy -
→ It covers the loses of sudden

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or unexpected damage of equipments.

(iii) Electronic Equipment Policy -

→ Covers the system & device that attract low voltage & power.

(iv) Contractor all risk cover -

→ Cover Contractor & provide financial protection against damage or loss incurred during construction project.

(v) Erection All risk -

→ It offers compeh[illegible] cover by covering risk which may arise during erection or testing period.

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(10.)

→ It offers worldwide coverage
→ Provide financial security to your family.
→ Extensive coverage at much affordable scale/rate.
→ Easy & seamless claim process
→ plans available in two categories, self & family
→ Support centre available on all days & around the clock
→ Extensive coverage at most affordable rate.
→ You can customize your policy to suit your needs.