Page No.:
Date:

Non Life Insurance

1. Types of Personal Accident Insurance :-
   i) Individual Accident Insurance
   2) Group Accident Insurance

2. Liability Insurance is an insurance product that provides an insured party with protection against claims resulting from injuries and damage to other people or property

3. Travel Insurance is a type of insurance that covers the costs and losses associated with traveling. Eg :- Trip cancellation, Hospitalization

4. Types of cover under Marine Insurance :-
   1) Hull :- It covers physical damage to vessels including machinery and fuel
   2) Cargo :- It covers physical damage or losses of goods while in transit.

5. Inclusion of Engineering Insurance :-
Natural calamities, explosions, thefts, human errors, short circuiting, impact damages, ~~acc~~ electric and mechanical breakdown
Exclusion of Engineering Insurance :-
War Invasion, Insurer's contribution (Deductible), Breakage of Glass, Bad workmanship, Terrorism, Wear Tear corrosion oxidation Deterioration.

6) Documents required for claim settlement in Aviation Insurance :-
Aircraft details documents
Flight details
Details of crew members
Documented proof of Accident
Information on aircraft's maintainence and engineering.
Documents of operational manual passengers.

7) Professional Indemnity Insurance ~~its~~ should be brought by doctors and professionals.

8) Types of Travel Insurance :-
1) Domestic T.I. plan
2) International Travel Insurance
3) Medical Travel Insurance
4) Senior citizen T.I
5) Single and Multi-Trip T.I.
6) Travel Accident Insurance
7) Medical evacuation Insurance
8) Package T.I.

9. Types of Engineering Insurance:-
1) Plant All Risk Insurance :-
covers loss and unforeseen damages of operational tools
2) Machine Breakdown policy :-
covers losses for sudden or unexpected damage of equipment
3) Electronic Equipment Policy :-
covers systems and devices that attract low voltage and power.
4) contractor's All Risk cover :-
covers contractors and provides financial protection against damage or loss incurred during construction projects.
5) Erection All Risk.
~~This~~ offers comprehensive cover by covering risks which may arise during erection or testing period (accident).

10.) Benefits of Personal Accident Insurance Policy :-
1) Provides financial security to your family and loved ones
2) No external tests and documents needed over and above the current conditions.
3) Extensive coverage at affordable rates.
4) Plans ~~cover~~ available in two ~~to~~ categories, self and family.
5) It offers worldwide coverage.
6) Easy claims process
7) customization of policy
8) support centres available 24 × 7