Non Life Insurance Product - 2.

1) Individual Accident Insurance.
- It covers death, disability caused by an accident.
- Group Accident Insurance.
- It is taken by the employer to get coverage for their employees.

2) Liability insurance refers to an insurance product which covers against claims concerning loss from injuries and damage to other people or property. Intentional damage and contractual liabilities are generally not covered in liability.

3) Travel Insurance covers the costs and losses associated with traveling.

Reasons to buy it :-
→ To ~~cover from~~ provide coverage from a bad occurrence at the destination
→ To prevent the loss of money because of an unusual occurrence which may make you cancel the trip.
→ Medical Emergency during the trip
→ loss of belongings (damage, theft)

4) Two Types of Marine Insurance covers:-

Hull & Cargo

Hull ~~for~~ Marine Insurance Covers against physical damages to the vessel ~~including~~ excluding the cargo. ('Hull' refers to main body of the ship)

Cargo Marine Insurance covers the physical damage or loss of goods during transit. (land, sea, air)

5) Inclusions in Engineering Insurance.

→ Fire, Lighthing, explosions, aircraft damage.
→ Riot, Strikes, Malicious Acts
→ Flood, Storm, cyclone.
→ Landslide, subsidence, rockslide.
→ Theft.
→ Faults in erection
→ Human error, negligence
→ Short circuiting, arcing, excess voltage

Exclusions in Engineering
→ War Invasion
→ Nuclear Reaction
→ Cessation of Work
→ Breakage of Glass
→ Design Defects.
→ Terrorism
→ Negligence from insurer's side.

6) ~~Air~~ Documentation's required for Aviation Insurance.
→ Aircraft details document
→ Flight details document
→ Details of Crew members
→ Documented proof of accident
→ Documents of operational manual passenger.
→ Information on maintenance and engineering

7) Doctors should buy public liability insurance policy. ~~It covers when the~~ It covers damages to third party in respect of accidental death/bodily injury/disease.

Professionals should buy professional Indemnity. It covers when business is sued by its clients for making a mistake

8) Different types of Travel Insurance.

→ Domestic Travel Insurance.
A policy made for ~~p~~ customers intending to travel within the borders of the countr

→ International Travel Insurance.
A policy made for customers intending to travel internationally (against flight hijack, repatriation of India.

→ Medical Travel Insurance.
A policy ~~ss~~ specifically emade for covering medical expenses.

→ ~~Senior Citizen~~. Single and Multiple-Trip
Single ~~It~~ has its validity through the time you are on the trip.
Multi-trip provides an extended coverage which usually lasts a year.

6) Travel Accident Insurance.
It provides for accidental ~~or~~ death or life time disemberment protection for your family and you. These benefits apply while you are on a trip.

Medical Evaluation Insurance.
It covers the cost of evacuations and repatriation covers emergency medical reunion while being on a trip.

Package Travel Insurance
These package plans are customized for the needs of ~~d~~ various ~~needs~~ travellers. This covers various risks of travels.

9) Types of ~~Insurance~~ Engineering Insurance.

→ Plant all risk Insurance.
→ This insurance policy is streamlined to cater to loss and unforseen damages of operational tools.

→ Machine breakdown policy.
The machine breakdown policy covers losses for sudden loss or unexpected damage of equipment. while still being in use.

→ Electronic Equipment Policy.
This policy covers systems and devices that attract low voltage and power.

→ Contractor's All risk Cover
It provides contractors and provides and financial protection against damage or loss incurred during construction projects.

→ Erection All risk.
It offers a comprehensive cover by covering risk which may arise during erection or testing period.

104 Benefits of personal accident Insurance Policy

→ Provides financial security to your family and loved ones.
→ Extensive coverage at much affordable rates.
→ Plans ~~to~~ available in two categories, self and family.
→ It offers worldwide coverage.
→ Easy and ~~seamles~~ seamless claim process.
→ Customization of policies to suit your specific needs.
→ Support centres available on all days and around the clock.