

	CLASS OF BUSINESS (Other Miscellaneous)	REGIONAL OFFICE (Rs.)		DIVISIONAL OFFICE (Rs.)		BRANCH OFFICE (Rs.)	
		Existing	Revised	Existing	Revised	Existing	Revised
1	Burglary (Business premises)	25Crs	50 Crs	5 Crs	20 Crs	1 Cr	5 Crs
	Burglary for Cash Management Services	NA	25 Crs.	NA	5Crs.	NA	Nil
2	Money Policy (Single Carrying Limit - SCL)	25Crs	25 Crs	1 Cr	5 Crs	25 lacs	50 lacs
3	Money Policy(Cash in safe)	25Crs	50 Crs	5Crs	10 Crs	50lacs	1 Cr.
4	All Risk	1 Cr	20 Crs	10 lacs	1 Cr	Nil	25 lacs
5	Travellers Baggage	1 Cr	1 Cr	10 lacs	20lacs	Nil	5 lacs
6	Fidelity Guarantee(Per Person or Floater)	20 Crs	20 Crs. (per person limit upto 1 Cr.)	2Crs.	2 Crs. (per person limit upto 50 lacs)	25lacs	25 lacs (per person limit upto 10 lacs.)
7	Personal Accident(Per Person)	5Crs.	5 Crs. Excl. aviation	1 Cr	1 Cr. Excl. aviation	25lacs	50 lacs excl. aviation
8	Group personal accident (Known accumulation /PML)	25Crs	2.5Crs per person & 25Crs. PML limit	5Crs	50 lacs per person & 10 Crs. PML limit	50 lacs	5 lacs per person & 5 crs.PML limit
9	Plate Glass	2 Crs	20 Crs.	10 lacs	1 Cr.	5 lacs	10 lacs
10	Jewellers Block Insurance Policy (Sec 1)	25Crs	50 Crs.	5 Crs	10 Crs.	50 lacs	2 crs.
11	Bankers Indemnity Insurance Policy (Basic SI + Addl SI for A/B)	10 Crs	30 Crs	1 Cr	1 Cr.	10 lacs	25 lacs
12	Special Contingency Policy	1 Cr	Event Cancellation 5 Crs sports events excluded)	Nil	Nil	Nil	Nil
			Jewellery exhibition 10 Crs		Nil		Nil
			Extended Warranty 50 lacs		Nil		Nil
			Others 5 Crs		Nil		Nil
13	Blood Stock (Per Animal)	5 lacs	5 lacs	Nil	Nil	Nil	Nil

14	Gun Insurance - All sections put together	5 Crs	5 Crs	Nil	1 Cr	5 lacs	Nil
15	Neon sign/Hoarding insurance	1 Cr	2 Crs	20 lacs	1 Cr	Nil	25 lacs
16	Golfer Indemnity Insurance Policy	1 Cr	1 Crs. TP should not exceed 25 lacs in which case separate public liability policy should be taken.	Nil	Nil	Nil	Nil
17	LPG Traders Insurance Policy	1 Cr	5 Cr	35 lacs	1 Cr.	20 lacs	50lacs
18	Householder Policy	Actuals	75 Crs. (Sec I)	50 lacs	25 Crs. (Sec I)	50 lacs	5 Crs. (Sec I)
19	Shopkeeper Policy	2 Crs	10 Crs	1 Cr	5 Crs	Nil	2Crs
20	Marga Bandhu (PA known Accumulation)	2.5 Crs	2.5 Crs	50 lacs	50 lacs	Nil	Nil
21	Compact Insurance Policy (Sec 1)	100 Crs	100 Crs	5 Crs	10 Crs	1 Cr.	2 Crs.
22	Road safety package policy	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals
23	Students Safety	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals
24	Uni-Home Care Insurance Policy	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals
25	Uni-study care	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals
26	Unicare	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals
27	Pravasi Bharatiya Bima Yojana	Actuals	Actuals	Actuals	Actuals	Actuals	Actuals

SL N O.	CLASS OF BUSINESS (Liability)	REGIONAL OFFICE (Rs.)		DIVISIONAL OFFICE (Rs.)		BRANCH OFFICE (Rs.)	
		Existing	Revised	Existing	Revised	Existing	Revised
1	Product Liability excl. auto, pharma & Food, chemicals , pesticides excl. recall incl. USA & Canada	10 Crs	30 Crs	Nil	10 Crs	Nil	Nil
	Product Liability incl. auto, pharma & Food, chemicals, pesticides excl. recall incl USA & Canada		20 Crs		Nil		Nil
	Product Liability incl auto, Pharma & Food, Pesticides incl. recall, guarantee & financial loss, incl USA & Canada		10 Crs		Nil		Nil
2	Public Liability Act	Actuals	Actuals	Nil	5 Crs	Nil	1 Cr
3	Public Liability (Both Industrial and Non-Industrial)	10 Crs	50 Crs	Nil	5 Crs	Nil	2 Crs
4	Lift (TP) Policy	1 Cr	10 Crs	5 lacs	2 Crs	Nil	50 lacs
5	Professional Indemnity, E & O	8 Crs	20 Crs. Incl. USA & Canada, 40 Crs. Excl. USA & Canada	5 lacs	1 Cr. (Excl. USA & Canada)	Nil	Nil
			Doctors Indemnity & Medical Establishment Liability 30 Crs. Incl. USA & Canada		1 Cr. (Excl. USA & Canada)	Nil	Nil
			IT industry 5 Crs. Incl. USA & Canada		50 lacs (Excl. USA & Canada)	Nil	Nil
6	Specific Project PI	Nil	Nil	Nil	Nil	Nil	Nil
7	Carriers legal liability	1 Cr	20 Crs.	10 lacs	1 Cr.	Nil	25 lacs
8	Directors & Officer's Liability policy	8 Crs	40 Crs. Incl USA &	Nil	Nil	Nil	Nil

			Canada				
9	Stock Broker's Insurance	Nil	5 Crs on AOA / AOY basis	Nil	Nil	Nil	Nil
10	Software Exporters Liability Insurance	Nil	Nil	Nil	Nil	Nil	Nil
11	Couriers Liability	Nil	Nil	Nil	Nil	Nil	Nil
12	Flight Coupon	Actuals	Actuals	Nil	Nil	Nil	Nil
13	WC insurance	Actuals	Actuals (Upto 70% discount on WC internal guide rate)	Actuals	Actuals (Upto 50% discount on WC internal guide rate)	Actuals	Actuals (Upto 25% discount on WC internal guide rate)
14	Cargo related liabilities (MTO) incl. Freight Forwarders liability & Stevedores Liability		20 Crs. Incl. USA & Canada		1 Cr. Incl. USA & Canada & 2 Crs. Excl. USA & Canada		Nil
15	CGL excl. auto, pharma & Food, chemicals incl. pesticides excl. recall		30 Crs Incl. USA & Canada		Nil	Nil	Nil
16	CGL incl. auto, pharma & Food, chemicals incl. pesticides excl. recall		20 crs Incl. USA & Canada		Nil	Nil	Nil
17	CGL auto incl. recall, guarantee & financial loss		10 Crs Incl. USA & Canada		Nil	Nil	Nil

- Burglary limits are applicable per location or on 1st loss basis per location.
- Cash should be covered only under Money policy.
- Individual PA – The sum insured under TTD is restricted to 1% of the table 4 SI with maximum of Rs 30,000/- per week. For higher Limits to be referred to HO.
- Under Jewellers block policy window display cover after business hours can be granted upto 20% of the section I S.I subject to a maximum of INR 10 Crs.
- SCP policies can be granted on NAMED PERILS BASIS ONLY.
- Acceptance limits specified for Liability covers pertain to AOA limit.
- The cover granted in respect of any section for package policy shall not exceed the acceptance limit of the Underwriting office in so far as that particular class of insurance cover is concerned.