AKSHAYA FINVEST

MARKET RESEARCHED

Business Insurance

Property, people, liability, cyber, marine and specialty risk cover for Indian enterprises

Overview

Business insurance is a broad umbrella, not one product. Depending on your business, it can address risks to your property, your people, your liability exposure, your key individuals, and specialised operational risks such as cyber, marine transit or project/engineering work. This brochure explains each category in plain language so you know what to ask for -- nothing here guarantees protection against every risk, and exact coverage always depends on the specific policy you choose.

Who This Is For

- Founders and directors of private limited companies, partnerships and LLPs
- Businesses that own or lease commercial property, plant or machinery
- Employers who want to extend group health, accident or life cover to staff
- Businesses with import/export, transit or project/construction exposure
- Companies wanting to protect directors and officers from management-liability claims

What's Covered

Business & Property
Eligible business premises, equipment and assets -- fire, burglary, machinery breakdown and business interruption.

Employer-Employee & Group
Group Health/Mediclaim, Group Personal Accident, Group Term Life, Group Critical Illness, Group Hospital Cash, and statutory Workmen Compensation exposure.

Key Person / Keyman
Helps address the financial impact on the business -- not the individual's estate -- of losing a founder, promoter or other key individual.

Directors & Officers (D&O)
May protect eligible directors and officers against covered claims from alleged wrongful acts in their managerial capacity. Distinct from Keyman insurance.

Liability
Protection against covered third-party and business liabilities, including Public Liability/CGL and Product Liability where applicable.

Professional Indemnity / E&O
For professional-services businesses, covering alleged errors or omissions in professional advice or service delivery.

Cyber
Protection against covered cyber risks such as data breaches and ransomware exposure, subject to the insurer's assessment.

Marine & Transit
Protection for eligible goods/cargo during transit, by sea, air or land.

Engineering & Projects
Construction (CAR), erection (EAR), machinery breakdown and Contractor's Plant & Machinery cover for project-related risks.

Specialty Risks
Other specialised commercial insurance requirements not covered by the categories above -- ask your advisor.

How It Works

1. **Tell Us About Your Business**
   Business profile, property, employee count and existing cover, if any.
2. **We Map Relevant Categories**
   We identify which of the above categories are relevant to your risk profile.
3. **Compare Options**
   We help you compare options across our verified insurer partners.
4. **Documentation & Underwriting**
   The insurer's own underwriting, survey (where required) and policy issuance follow.
5. **Ongoing Support**
   We remain your point of contact for renewals and claims guidance.

Typical Eligibility

- A registered Indian business entity (sole proprietorship, partnership, LLP or company)
- Valid business KYC and registration documents (GST/incorporation, as applicable)
- Asset valuation or employee census, depending on the category of cover sought
- Exact eligibility, sum insured and premium are set solely by the insurer's underwriting

Typical Documents

- Business registration / incorporation certificate & GST documents
- Property or asset valuation, where property/asset cover is sought
- Employee census (headcount, age profile), for group/employer-employee cover
- Financial statements, for business interruption or higher sum-insured covers
- Exact document list is set by the insurer, not by us

Important to Know

Coverage availability depends on product, insurer and applicable underwriting. Not every category listed here is available from every insurer, and acceptance is never guaranteed. This brochure does not itself constitute an offer of insurance -- policy wording, exclusions and limits are set solely by the insurer you eventually choose.

Talk to a Business Insurance Advisor

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