

SHOP INSURANCE FROM MBSL INSURANCE

**7 Covers. 1 Policy.
Comprehensive Shop Protection!**

*Give the Protection & Care
your Retail Business deserves*



SHOP INSURANCE

from MBSL Insurance

Comprehensive Protection & Care for Retail Businesses

Shield your precious shop from unforeseen risks life throws at you with comprehensive protection & care. Get the protection of 7 Covers in 1 Policy with Shop Insurance from MBSL Insurance. This Shop Insurance policy is designed to offer protection and financial security to shop owners, employees, and customers against various risks and liabilities associated with operating a retail business. The policy includes the below 7 covers and can be customized to fit your unique requirements.

1. Fire and Allied Perils (Material Damage) Cover

This Covers: Fire & lightning; Explosion; Aircraft damage; Impact damage; Cyclone, storm & tempest; Hurricane, typhoon, tornado; Earthquake; Tidal waves & tsunami caused by earthquake or volcanic eruption; Flood; Bursting & overflowing of water tanks, apparatus & pipes; Electrical extra – up to full sum insured

Free Covers:

- Removal of debris: 5% of the Sum Insured subject to a maximum of LKR 100,000
- Temporary Removal: LKR 50,000 any one event/ any one year.
- Architects', surveyors' & consultant engineers' fees: 10% of the building value subject to a maximum of LKR 200,000
- Fire brigade charges and fire extinguishing costs: LKR 25,000
- Public authorities: maximum of LKR 250,000

Optional Covers:

- Riot & strike with malicious damage
- Terrorism

2. Burglary and Robbery

- Burglary caused by Forcible and or violence entry and or exit from the premises including hold-up cover
- First Loss basis

3. Money (On Reinstatement Basis)

- Money in transit
- Money in drawer (during normal Business hours)
- Money in locked safe (after normal Business hours)
- Money in locked drawer (after normal Business hours)
- **Additional Extensions:** Personal Assault cover for cash carrying employees and working at the premises (Per event LKR 100,000/-, Aggregate LKR 250,000/-)

4. Plate Glass Cover

- Accidental damage to fixed glasses, neon signs and name boards included

5. Public Liability Cover

- Legal liability of the insured against accidental bodily Injury/death to third party and/or accidental Loss/damage to property of third parties happening in connection with the insured's business at the above premises. (Defence costs are inclusive of the total limit of the policy)
- Aggregate Limit Maximum: LKR 1,000,000/-

6. Workmen's Compensation Cover

7. Personal Accident Cover

**For more details on benefits, exclusions, terms and conditions please read the policy document carefully before concluding a sale*

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