

Framed by



BUSINESS & MISCELLANEOUS INSURANCES

**UNDER
GENERAL INSURANCE CATEGORY**

Approved

What is General Insurance?

General insurance is a contract that covers any risk other than the risk of life. The General Insurance safeguards our health, property etc, from fire, theft, flood, accident, earthquake etc.

These are the contract of indemnity, wherein the general insurer promises to make good, the losses occurred to the insured.

The amount of actual loss or claim is reimbursed on the happening of the certain event against which the policy has been issued.

The premium for General Insurance is payable only in case the policy is renewed after one year.

The amount payable is confined to the losses suffered or the maximum cover amount of the policy. If there is no claim during a year, the premiums are not returned to the policy holder; therefore, there is no savings component attached to the General Insurance policy.

These contracts are of short term in nature - generally one year - and therefore, the policy renewal is required every year. There are many a type of General Insurance policies and the common ones for an individual is – **Medi claim Insurance, Motor Insurance, Home Insurance, Travel Insurance** and **Fire Insurance** & also Covers Business Insurances for your **Property, assets, Goods, staffs , Marine, cash, Products & Directors Liability Ins.** etc..etc.
Check the attached slides

Insurance is the subject matter of the solicitation.

Medi + Claim

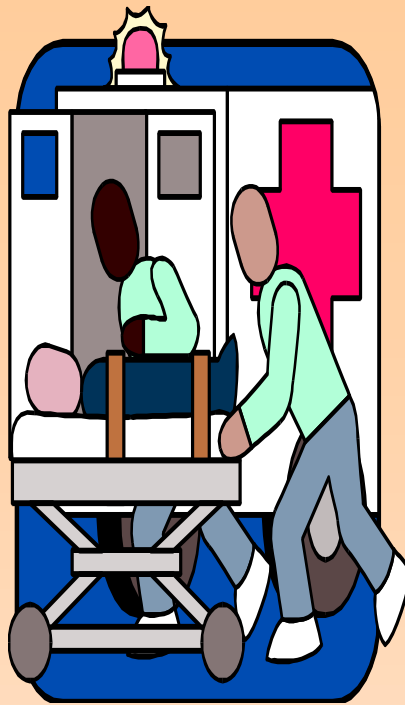


Husband + Wife
with or with out **Children**

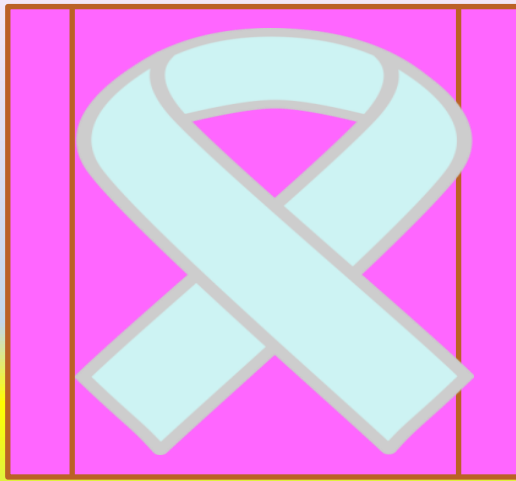
Avail Super Top Up @ Almost

70 % Discount

PERSONAL ACCIDENT



- **WORLD WIDE COVERAGE**
- **ACCIDENTAL DEATH BENEFITS**
- **WITH MEDICAL E XPENSES**
- **WITH WEEKLY COMPENSATION.**
- **WITH DEATH COVERAGE**
- **WITH DEATH &**
- **WITH DIS-ABILT Y BENEFIT**
- **WITH FAMILY COVERAGE**
- **WITH PARTIAL & PERMANANT TEMP. DISABILITY,**
- **& ABOVE ALL VERY LOW COST POLICY**



CANCER

DOES NOT MEAN CANCEL

It is Curable, Provided “you” take its treatment @ the Right time. This treatment requires lot of money and if you do not have That kind of Money It will take away your family members Lifetime saving and valuable Human Life Time too..



In such cases, Provide you,
Huge chunk of money @ Right Time

To fight against **CANCER**

Overseas Mediclaim Policy

Foreign Ins.



**NATIONAL INSURANCE
COMPANY LIMITED**



Star Health and Allied Insurance Company Limited

Important Notice

CLAIMS PROCEDURE

In the event of being admitted to hospital, incurring medical expenses, being involved in an accident, a potential claim under the Personal Liability section of this policy or any other emergency leading to a claim under this policy, you

FOR NORTHERN, CENTRAL & SOUTH
AMERICA

PH : +13053283897, +18778227386

FOR EUROPE, UK, IRELAND, AFRICA,
PAKISTAN

PH : +124911881617, +34900804116

FOR SINGAPORE

PH : +6531580234, +6531632058

FOR SOUTH & SOUTH EAST ASIA,
MIDDLE EAST, AUSTRALIA &
NEW ZEALAND : CONTACT INDIA
NUMBER

EMERGENCY

IN CASE OF EMERGENCY - CONTACT

FOREIGN PARTNER

**AMERICAN
ASSIST TRAVEL SERVICES**

Mumbai Address :

HERITAGE HEALTH (TPA) PVT. LTD

GR. FLR. CHAMPION HOUSE

15, PARSSI PANCHAYAT ROAD

ANDHERI (EAST), MUMBAI 400069

(O) 261273892/ 261273891

E mail :

heritagemumtpa@bajoria.in

SANJAY CHUDGAR

ARETIC INSURANCE SERVICES PVT. LTD.

(O) 26714620(M) 9820036802

svcins@gmail.com



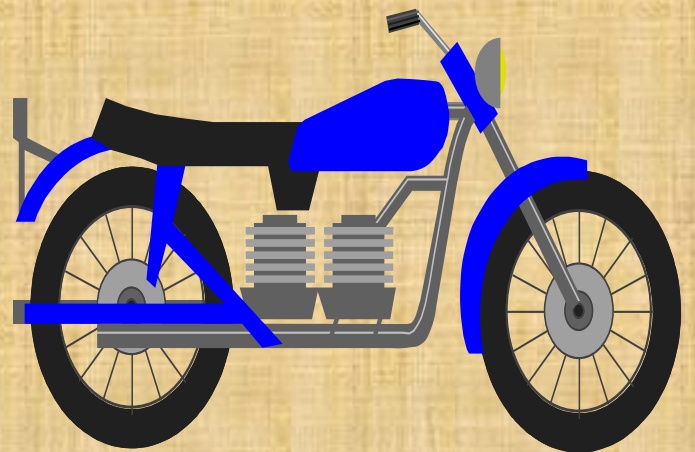
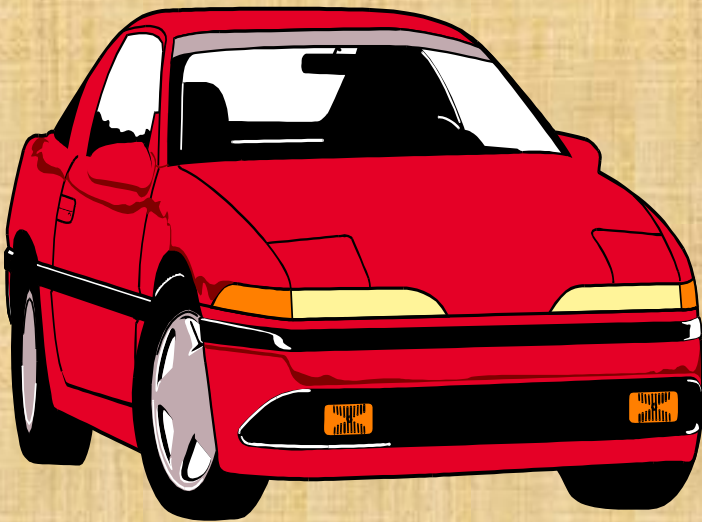
Corona.

Extra
Special

Health Insurance
Package for all of
us

CAR & SCOOTER

INSURANCE



NO DEPERICIATION ON THE PARTS AND ACCESSORIES

**NOW, NO EXTRA CHARGES OF RS. 750/- WILL
BE LEVIED NOW ON DELUXE MODEL CARS**

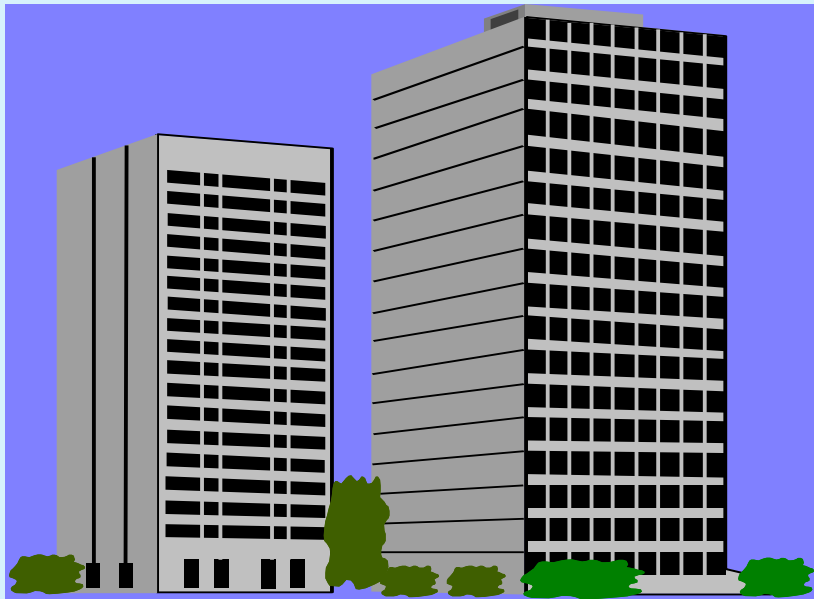
**INCREASE IN THE " NO CLAIM DISCOUNT IN ALL
THE CATAGORIES**

MAXIMUM 65 %

No Claim Bonus up to 55 % Now

FIRE & BURGLARY **INSURANCE**

Society



House



**WE COVER EACH & EVERY
PROPERTY**

REDUCTION IN THE PREMIUM BY

ALMOST 25 % IN

COMPREHENSIVE POLICY

WORKERS COMPENSATION **STAFF WELFARE SCHEME**

FOR

**OFFICE STAFF, FACTORY
WORKERS & HOUSE HELPERS**



**Key to
Financial Safety of your Organization**

Choose the scheme you want from the List

(We Cover Corona Treatments Benefits too)
As per New Guidelines of Govt. of India

PROFESSIONAL INDEMNITY INSURANCE

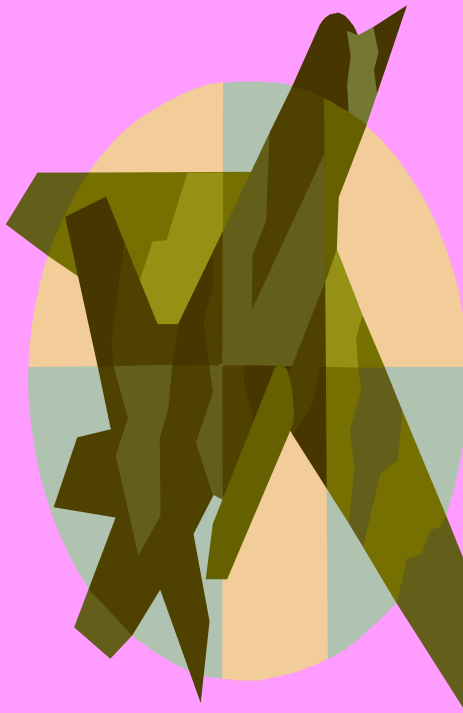


**for
ENGINEERS,
ARCHITECTS
and
INTERIOR
DECORATORS**



National Insurance

MARINE INSURANCE **(Goods Transport)**



**NEW TARIFF RATE WILL BE AS PER THE
SPECIFICATIONS OF THE MATERIAL ,
PACKING, MODE OF TRANSPORT ETC.
WHICH CAN SUBSTANTIALY REDUCE THE
PREMIUM**

SHOP / OFFICE INSURANCE

FIRE & BURGLARY
of GOODS & STOCKS

P. ACCIDENTS & MEDI
CLAIM of OWNERS &
STAFF

ELECTRICAL & MECHE-
NICAL BREAKDOWN of
ELECTRICAL EQUIPMENTS

PLATEGLASS, NEON SIGNS
FURNITURE & FIXTURES

INFEDELITY, DISHONESTY
Of STAFF MEMBERS

AND

RIOTS, HURRICANE,
FLOOD, EARTHQUAKE &
OTHER CALEMITIES

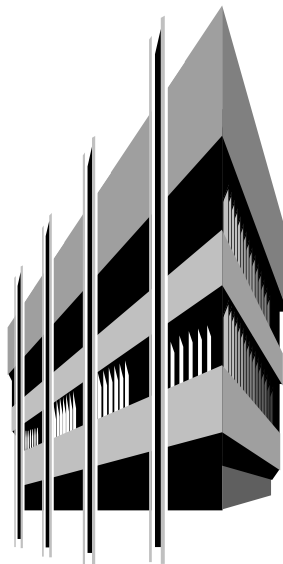
BAGGAGE &
CASH INS of OWNER

BREAKDOWN of
ELECTRONIC
EQUIPMENT

WORKMENS
COMPENSATION

COST OF RE-
INSTATEMENT OF DATA
of COMPUTERS

MANY OTHERS



GODOWN / FACTORY INSURANCE

Cash & Valuables Insurance Policy



It covers risk of property inside your premises. It covers risk of property outside your premises & It also covers risk of your property whilst in transit.

Actually it covers everything.....

Fire, Explosion, Lightning, Burglary, Angadia Theft, holdup, Riot, Strikes, Terrorism, Earthquake & Malicious damage etc

***Directors'
&
Officers'
Liability***



NATIONAL INSURANCE

PUBLIC LIABILITY INSURANCE – INDUSTRIAL RISKS



NATIONAL INSURANCE

ARETIC

**INSURANCE SERVICES PVT. LTD
FINANCE & INVESTMENTS PVT. LTD**

A Corporate House for Insurance & Investments



Star Health and Allied Insurance Company Limited

Sanjay Chudgar

94/B, Michael Terrace, Gr. Flr, Police Station Rd. Off Bajaj Rd. Vile Parle
(W) . Mumbai-400056. Tele : 26714620, (m) 9820036802

E-mail : sanjaychudgar@areticgroup.com

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