



Bandhan
Bank



Merchant Cover III Policy

Your shop is the foundation of your livelihood a place where your hard earned money and dreams come together. Protecting it from unexpected events is crucial for uninterrupted growth.

With **Merchant Cover III Policy**,
exclusively for Bandhan Bank current account holders,
you get multi-risk coverage designed to safeguard your merchandise,
shop premises and financial assets at

Premiums starting from just ₹307

Why Choose Merchant Cover III Policy?



All-round Protection:

Covers fire, burglary, cash losses and more



Essential Add-ons:

Includes debris removal, architect /surveyor fees, RSMD cover



Affordable Premiums:

Starting as low as ₹307 (Gross) per year



Quick Claims:

Hassle-free, minimal documentation process



Flexible Sums Insured:

Options from ₹3 lakh to ₹20 lakh



Tailored Plans:

Designed for shop owners & merchandise-based businesses

**Business Runs Better When
It's Covered**

Premiums & Claim Process

-  **Notify Immediately:** Inform your Bandhan Bank branch or call our toll-free helpline.
-  **Submit Documents:** Claim form, policy copy and proof of loss/damage.
-  **Survey & Verification:** Our surveyor will assess the damage promptly.
-  **Claim Settlement:** Get swift payout so your business can resume without delay.

Coverages Table

COVERAGES	Remarks	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Fire and Allied-Incl. Electrical & Mechanical breakdown	Only Contents Cover	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000
Burglary and house breaking	Covered	60,000	1,00,000	2,00,000	3,00,000	4,00,000
Money Insurance cash in Transit	Covered	25,000	50,000	1,00,000	1,50,000	2,00,000
Money Insurance cash in Safe	Covered	35,000	35,000	70,000	1,05,000	1,40,000
Infidelity and Dishonesty of Employee / Cashier	Covered	15,000	15,000	25,000	35,000	45,000
Fixed glass and Sanitary Fitting	Covered	15,000	15,000	25,000	35,000	45,000
Neon Sign/Glow Sign	Covered	15,000	15,000	25,000	35,000	45,000
Personal Accident owner	Covered	50,000	1,00,000	2,00,000	3,00,000	4,00,000
Public Liability	Covered	50,000	1,00,000	2,00,000	3,00,000	4,00,000
EQ, STFI, Terrorism & RSMD	In-Built above in Fire & allied	-	-	-	-	-
Net Premium		261	433	865	1,296	1,728
Gross Premium		261	511	1,020	1,529	2,038



Cover Today Thrive Tomorrow

General Conditions (Highlights)

- Applicable only for shops (with up to 20% non-industrial occupancy at portfolio level).
- Jewellery businesses & manufacturing units excluded.
- Underinsurance waiver up to 15% of Fire Sum Insured.
- Goods in open areas not covered.
- Basement risk excluded unless declared.
- Specific excesses apply for different coverages.

To know more, please connect with your bank representative



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