



**Anar Insurance Brokers Ltd.**  
A Team Rajiv Initiative



# ANAR INSURANCE BROKERS LTD.

**Anar Insurance brokers Ltd.** was incorporated by Team Rajiv in the year 2015. The company believes in providing one stop Tailor Made solution for all Insurance related activities, covering Life, Non- Life, Health Insurance. The organization aims to provide best priced and customized package with effective after sales services. Insurance being an untapped market in most parts of India rises to be a potential business for growth.

A believer in quality insurance, AIBL aims at securing company's goods, assets and safety of the people working in the organization with utmost efficiency and transparency



## About **Our Team**

AIBL's team consists of experts qualifying from MBA, CA, LLB, Fellowship in insurance and Associate in Insurance, who have vast experience in the field of insurance with technical as well as claim solving and settling capabilities for almost 30 years. To serve the customers well, a well equipped and technologically sound support team exists to provide excellent service and care.





# Why Choose **Anar Insurance**?

Anar Insurance works towards simplifying and speeding up the process of buying insurance and financial services from varied available options by combining complete, impartial online information with the offline help of experienced insurance professionals.



## Advantages Of **Insurance**





# Property **Damage** & Business **Interruption**



## Engineering

- All Risk
- Electronic Equipment Insurance (EEI)
- Machinery Breakdown (MBD)
- Contractor Plant & Machinery (CPM)
- Contractor All Risk (CAR)
- Erection All Risk (EAR)
- Portable Equipment

# Employee **Benefits**

 Health Insurance (Mediclaime)	 Travel Insurance
 Accident Insurance (Personal Accident)	 Key Man Insurance

## Liability

- Product Liability
- Doctor's Liability
- Public Liability
- Workmen Compensation
- Directors & Officers Liability

## Marine

- Marine Cargo
- Marine Hull



## Miscellaneous

 Motor Insurance	 Money Insurance	 Burglary Insurance	 Carriers Legal Liability Insurance
 Fidelity Guarantee(FG) Insurance	 All Risks (Jewellers & Valuables) Insurance	 Plate Glass Insurance	 Pedal Cycles (All Risks) Insurance
 Neon Sign/Glow Sign Insurance	 Baggage Insurance	 Shopkeepers Insurance Package Policy	 Householders Insurance Package Policy



# Aviation Insurance


Coverage under Aviation Insurance is as follows:



All risks of loss of or damage to aircraft unless otherwise excluded.



Cover applies when aircraft is on Ground, in Flight, Taxying or is Moored or In Hangar.



Includes ingestion/Foreign Object Damage (F.O.D.) caused by a single recorded incident.

## Hull War Risks Covers

- ➡ Is valid in conjunction with hull all risks policy.
- ➡ Is governed by all terms and conditions of hull all risks policy.
- ➡ Is a specific peril policy.
- ➡ Covers loss of or damage to aircraft by war and allied perils as excluded from all risks policy such as war/ civil war etc. Act of terrorist, strike/riot, civil, commotion, confiscation etc., Hijacking.
- ➡ Each aircraft covered for the same agreed value as under the hull all risks policy subject to a policy aggregate sum insured per annum.

## Spares All Risks Covers

Covers all risks of loss or damage to spare aircraft engines, parts or equipment owned by the Assured or for which they are responsible



Covers whilst in storage or in transit.



Covers Ground Equipment.



Covers Engines.

## Liability Covers

Passenger Legal Liability

- ❖ Covers legal liability for bodily Injury/death accidentally caused whilst boarding/traveling in/Alighting from the aircraft.
- ❖ It depends on the carrier which was domestic/international. Ticket is the evidence for this purpose.
- ❖ Indian Carriage Act governs claims.
- ❖ The policy defines the amount payable in case of death / injury to passengers after an accident. The policy also defines the maximum single accident liability.



# Baggage/Cargo/Mail Legal Liability

Covers legal liability for loss of or damage to goods, merchandise and mail belonging to third parties and baggage belonging to passengers for which the insured is responsible and for which they may be legally liable.

## Loss of License Cover

- Cover loss of license due to medical incapacitation.
- Sum insured is normally linked to the income of the Insured.
- Policy normally includes waiting period of between 120 to 180 days.
- Covers both temporary and permanent partial disablement.
- Claim is valid only if all licenses have been lost.
- Insurer remains liable for 12 months after expiry of the policy for any illness that may have occurred during the period of the policy.
- Cover ceases when insured:
  - Ceases to be gainfully employed
  - Dies

## Personal Accident Cover

- Policies designed for both crew and passengers.
- For passengers cover continues whilst boarding or disembarking from an aircraft.
- Cover for crew can be for flying risks only or for 24 hours and capital S.I. Will be limited to 3 times Annual salary.
- The cover excludes Suicide attempts, deliberate exposure, death due to natural causes.

# Trade Credit Insurance

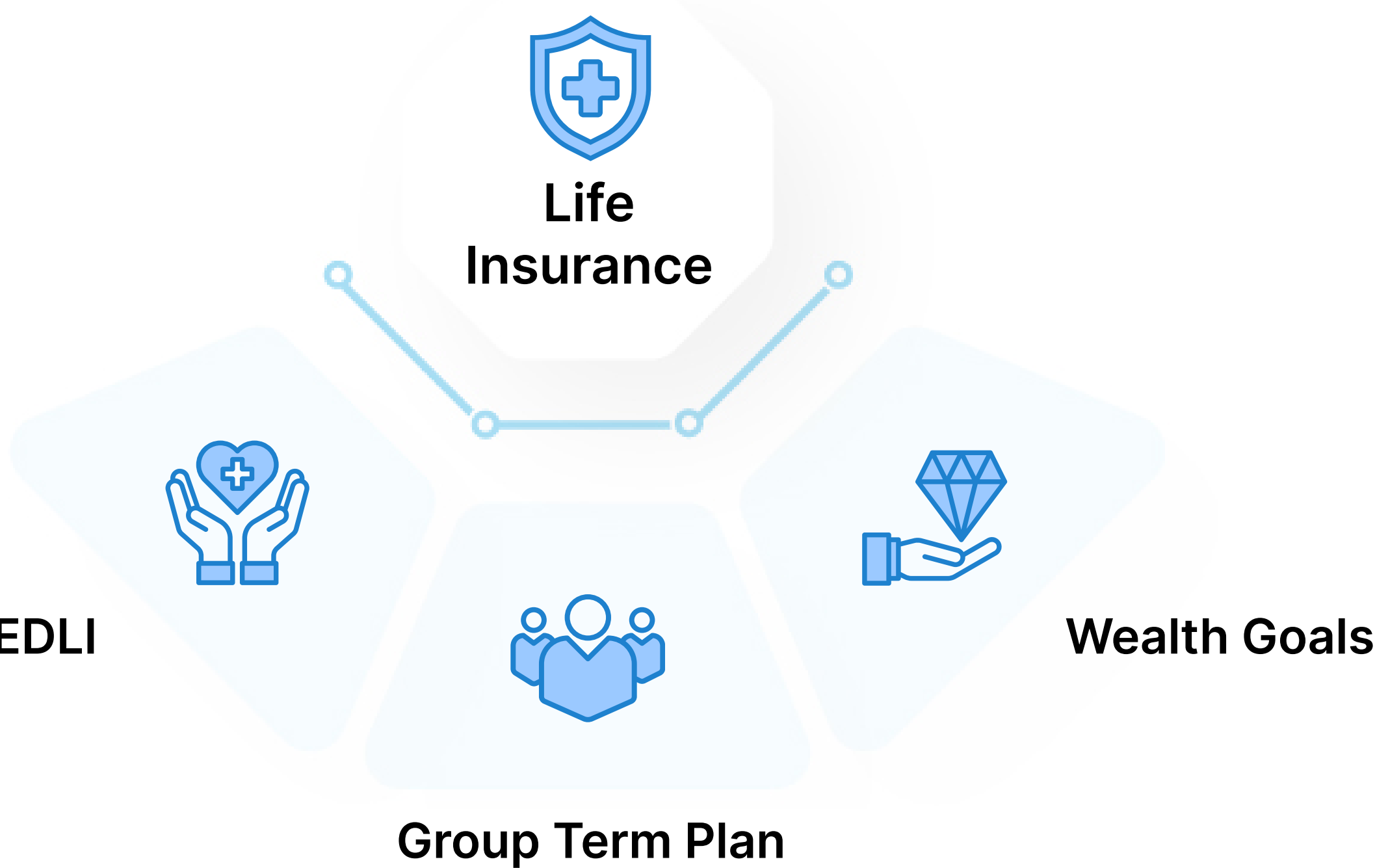
Trade Credit Insurance protects an insured in the event of losses sustained due to non-payment of a trade debt/receivable. It covers following type of risks:

### Commercial Risk

- ➔ Protracted Default: - Non-payment of an undisputed invoice beyond due date.
- ➔ Insolvency of Buyer - The buyer files for liquidation or a receiver is appointed.

### Political Risk: Non-payment due to Political reasons

- ➔ Currency Inconvertibility
- ➔ Transfer Delays





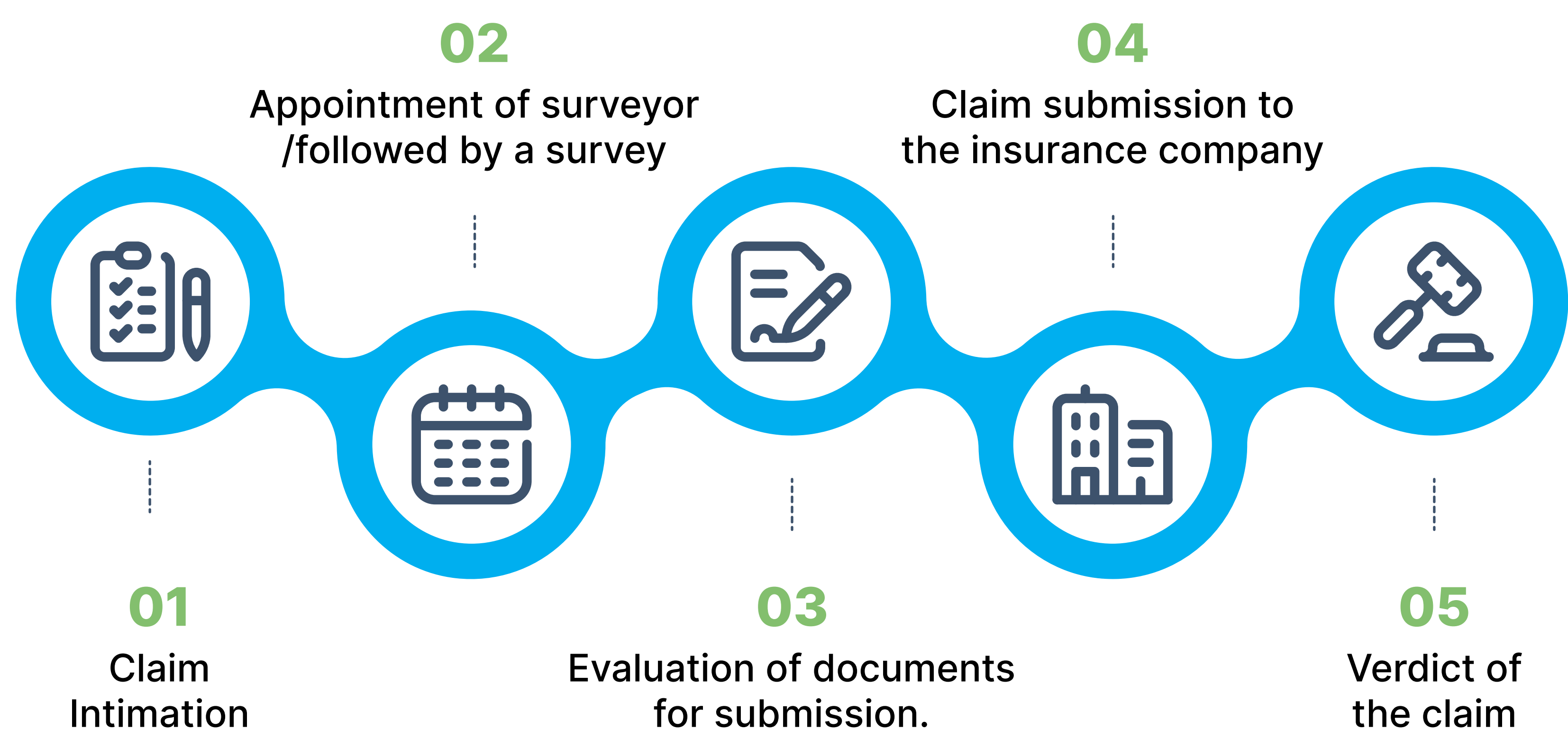
# Claims Services

Claims are the crux of insurance. Our team with an experience for over 35 years in this field helps and guides in claims settlement.

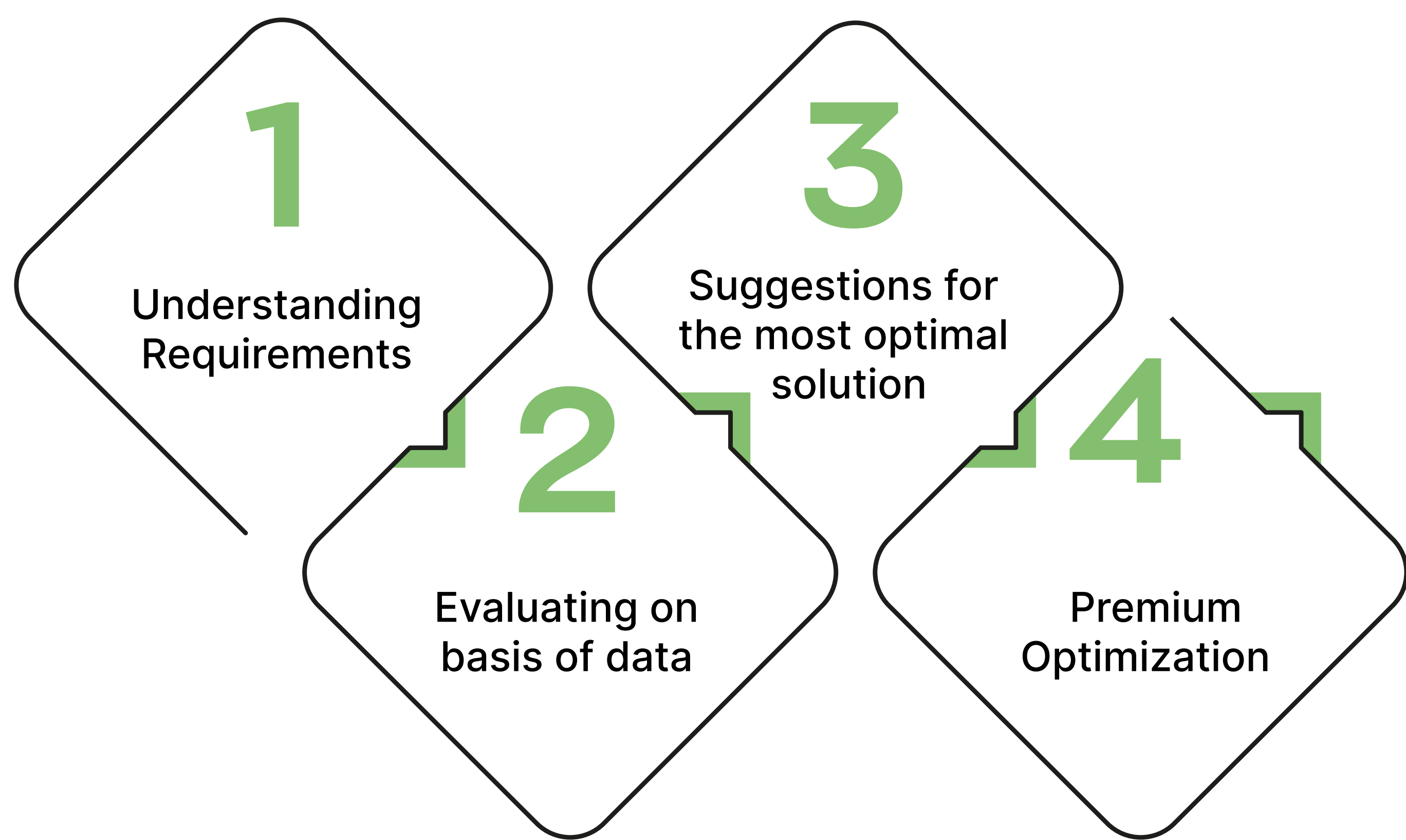
Our assistance is also extended towards preparation of documents and guidance as and when required.

Due to a high level of involvement, we have more than 95% of claims settlement ratio in our portfolio.

## Claims Process



## Insurance Process







## Anar Insurance Brokers Ltd.

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IRDAI License No.202  
Validity of License: 13.08.2021 to 12.08.2024

**Category of License**  
Direct Broker (Life & General)

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Satellite, Ahmedabad – 380015.  
Phone Number 079-403215625

**Website**  
[www.anarinsurance.com](http://www.anarinsurance.com)

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Race Course Vadodara - 390007



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