



# SME PRODUCTS

# Contents



# Introduction

SME is at the core of ICICI Lombard for faster growth which can be leveraged by partners for their growth.

ICICI Lombard's unique offering with its comprehensive product range, VAS, best in the class Claim services & digital product innovation is right for customers.

**This SME Products Compendium will give you details about our products and services available to SME Customers.**





# SME Products



# FIRE

Standard Fire and Special perils policy provides financial protection against physical loss or damage for Fire or Allied Perils. ICICI Lombard understands customer needs for this exposure driven product where pricing is based on occupancy & location.



# Fire Cover

Standard Fire & Special Perils

## Core Cover

- Fire
- Explosion/Implosion
- Aircraft Damage
- Lightning
- Riots, Strike
- Malicious Damage
- Storm, Tempest,
- Flood, Inundation
- Impact Damage
- Forest Fire
- Missile testing works
- Bursting & Overflowing of water tanks/Pipes

## Additional Cover

- Earthquake
- Terrorism
- Impact damaged due to own vehicle
- Goods held in trust
- Loss of rent
- Spontaneous
- Combustion
- Fire fighting expenses
- Omission to insure

# Fire Appetite

Sum Insured	Non Industrial	Industrial	Storage
Up to ₹5 Cr (OTC)	All except Shops, motor showrooms	All segments	All segments
₹5 to ₹50 Cr	All segments except hospitals	All segments	NA
Above ₹50 Cr	All segments except hospitals	All segments Except Plastics, Chemical, Textile	NA

- Risk inspection if required, can be carried out by Mobile based app up to sum insured ₹50cr
- Value Added Services can be introduced post risk inspections for risk improvements and loss mitigation



# Marine

As your business grows, you are increasingly exposed to risks that are associated with the transit of goods and merchandise.

ICICI Lombard can help you to successfully overcome these situations and. With Marine Insurance solution, you can safeguard yourself from risks associated with transit of goods.





# Marine Cover



## Core Cover

### All Risk (A Cover)

- Partial losses during loading and discharge of cargo
- Theft
- Pilferage
- Non-delivery/ Shortage
- Hijack
- Piracy
- Rain water damage
- Malicious
- Handling Loses

### Basic Risk (B Cover Named Peril)

- Fire /Lightening/Breakage of Bridges/ Accident/Derailment/Overturning/ Collision/General Average

# Marine Appetite



## Appetite

- Traders
- Importer
- Exporters
- Custom House Agents
- Transporters
- Manufacturers

# Engineering

ICICI Lombard offers comprehensive protection against the risks for any ongoing construction projects, Installation projects and breakdown of machinery.





# Engineering Cover

Contractor/Erection All Risk

## Core Cover

- Fire
- Lightning
- Water Damage
- Flood
- Storm and Tempest
- Subsidence
- Act of GOD
- Spontaneous combustion
- Heating / Fermentation
- Accidental Damage during assembly

## Additional Cover

- TPL with Cross Liability up to INR 25 Cr
- Escalation up to 50%
- Clearance & Removal of Debris
- Offsite storage/ fabrication
- Expediting Cost including air freight and express freight
- Owner Surrounding property with/ without FLEXA Risk

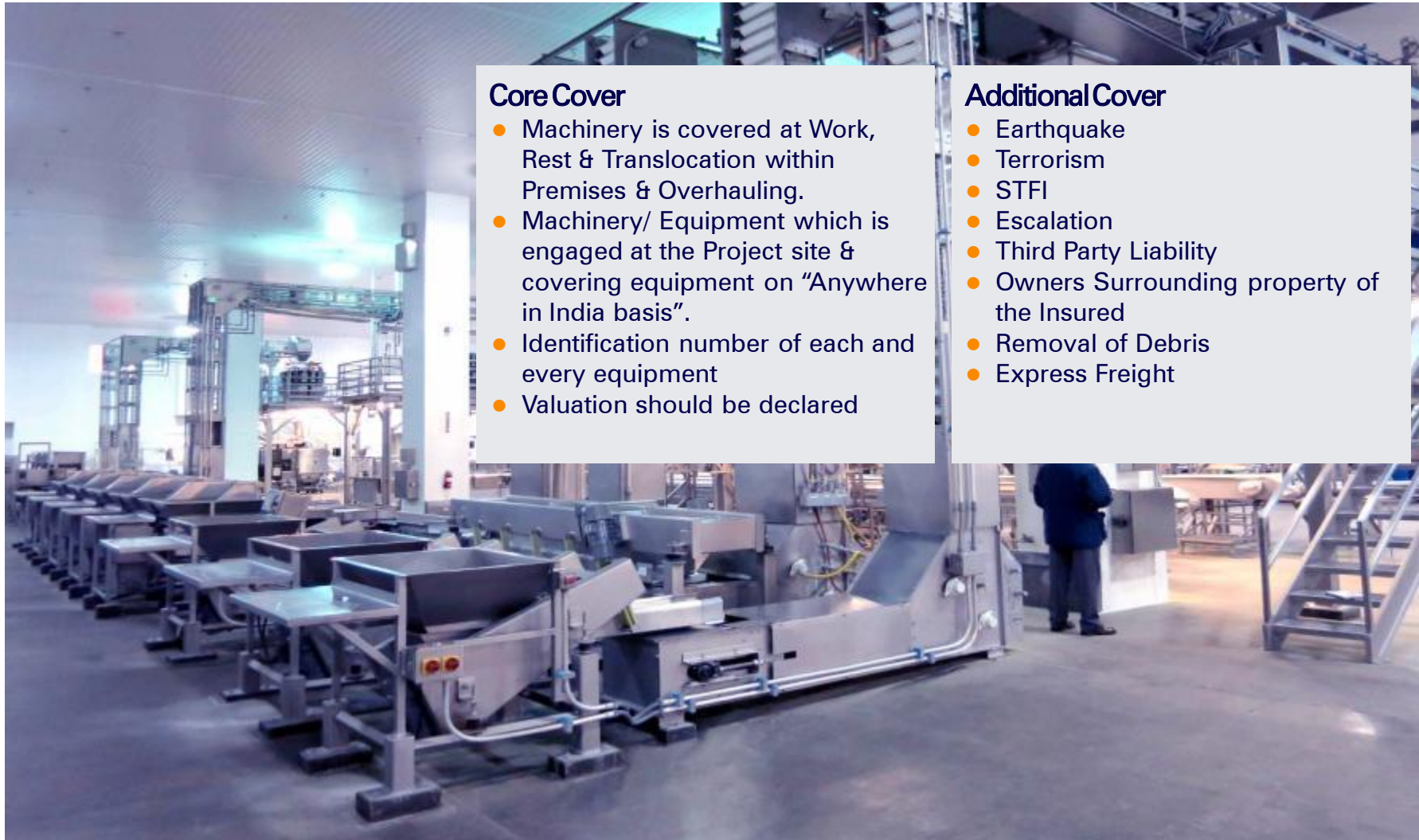
## Additional Cover

- Additional Custom Duty
- 50 / 50 clause & 72 hours clause
- Loss Minimization Expense & Professional fees
- Extended maintenance cover
- Automatic Re-instatement clause
- Waiver of Contribution & Subrogation clause
- Design defect cover DE3/4



# Engineering Cover

Contractor Plant & Machinery



## Core Cover

- Machinery is covered at Work, Rest & Translocation within Premises & Overhauling.
- Machinery/ Equipment which is engaged at the Project site & covering equipment on “Anywhere in India basis”.
- Identification number of each and every equipment
- Valuation should be declared

## Additional Cover

- Earthquake
- Terrorism
- STFI
- Escalation
- Third Party Liability
- Owners Surrounding property of the Insured
- Removal of Debris
- Express Freight

# Engineering Cover

## Machinery Breakdown Insurance



### Core Cover

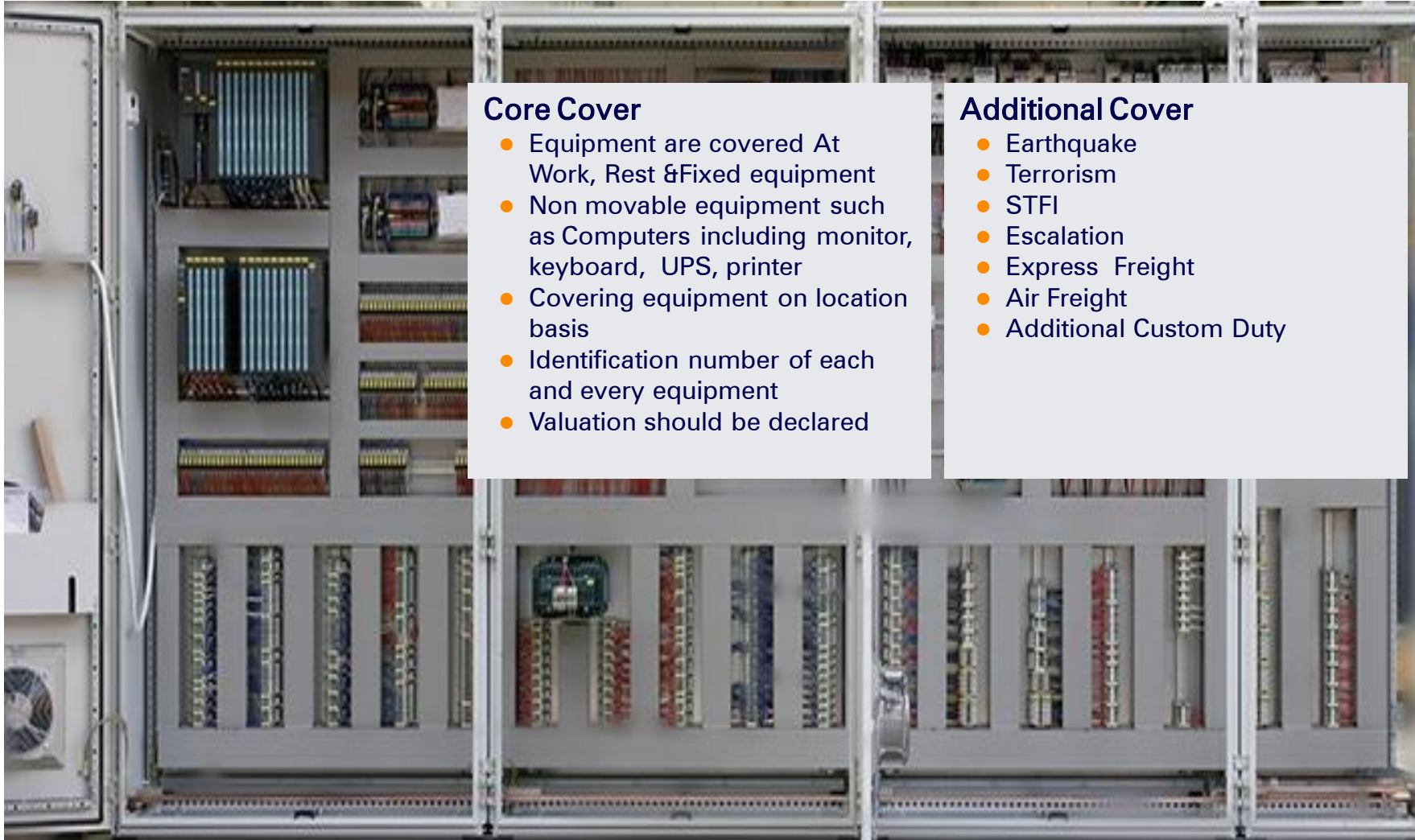
- Machinery/ Equipments
- They are at work or at rest
- Being Dismantled for the purpose of cleaning
- Overhauling or in the course of the aforesaid operations themselves
- When being shifted within the premises
- Subsequent re-erection serial numbers Identification details mandatory

### Additional Cover

- Express freight (air freight excluded), holiday and overtime rates of wages
- Air freight
- Surrounding property
- Third Party Liability
- Additional Custom Duty
- Escalation

# Engineering Cover

Electronic Equipment Plant Insurance



## Core Cover

- Equipment are covered At Work, Rest & Fixed equipment
- Non movable equipment such as Computers including monitor, keyboard, UPS, printer
- Covering equipment on location basis
- Identification number of each and every equipment
- Valuation should be declared

## Additional Cover

- Earthquake
- Terrorism
- STFI
- Escalation
- Express Freight
- Air Freight
- Additional Custom Duty



# Engineering Cover

## Boiler & Pressure Plant Insurance

### Core Cover

- Damage (other than by fire) to the Boilers and/or other Pressure Plant.
- Damage (other than by fire) to surrounding property of the insured described in the Schedule or to property held by the insured
- Damage to property not belonging to the Insured ,held in trust, on commission ,nor for which he is responsible.
- Identification number is mandatory
- Valuation should be declared

### Additional Cover

- Escalation
- Third Party Liability
- Owners Surrounding Property of the Insured
- Removal of debris
- Express Freight
- Air Freight



# Engineering Appetite

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## Contractor All Risk

- RCC Building construction projects
- Road construction projects
- Warehouse/Factory
- Construction projects

## Erection All Risk

- T&D Line Projects
- HVAC Erection Works
- New Plant Erection

## Contactor Plant & Machinery

- Fleet Owners
- Rental
- Construction Contractors

## Machinery Breakdown Insurance

- Factory/Workshop Owners
- Construction & Mining
- Contractors

## Electronic Equipment Insurance

- Office Equipment Owners in Own Premises
- IT/ITES/BPO/KPI

## Boiler & Pressure Plant Insurance

- Factory Owners
- Power Plant Owners
- Sugar Plants

# Group Health Insurance(GHI)

Group Health Insurance policy allows to insure people against unforeseen medical expenses, allowing you the flexibility to choose covers as per their needs.



# GHI Cover



## Group Health Insurance

### Core Cover

- Disease/injury
- Pre and post hospitalization expense
- PED
- Maternity expenses/baby day one
- Day care coverage

## Global Health Cover

### Core Cover

- OPD Drugs
- Rehabilitative Surgery
- Reconstructive Surgery
- Hospice and Home Health Care
- Preventive Vaccinations
- Medical Checkups

# GHI Cover

## Student GHI Policy

### Core Cover

- Schools
- Colleges
- Universities
- Vocational Institutes
- Training Institutes
- Hostels

## Start-ups Group Health

### Core Cover

- Customized cover designed exclusively for start ups
- Installment based premium payment option
- Floater SI of up to Rs. 10 lakh
- Free high end health check up
- Higher maternity coverage
- Ease of addition and deletion
- Discounted rates



# Group Health Additional Cover(Top Up)



## Additional Cover

- Medical Inflation and Rising healthcare cost making existing SI Insufficient
- Supplements existing mediclaim policy
- Triggers when the deductible in the policy gets exhausted

## Cover Can be given on:

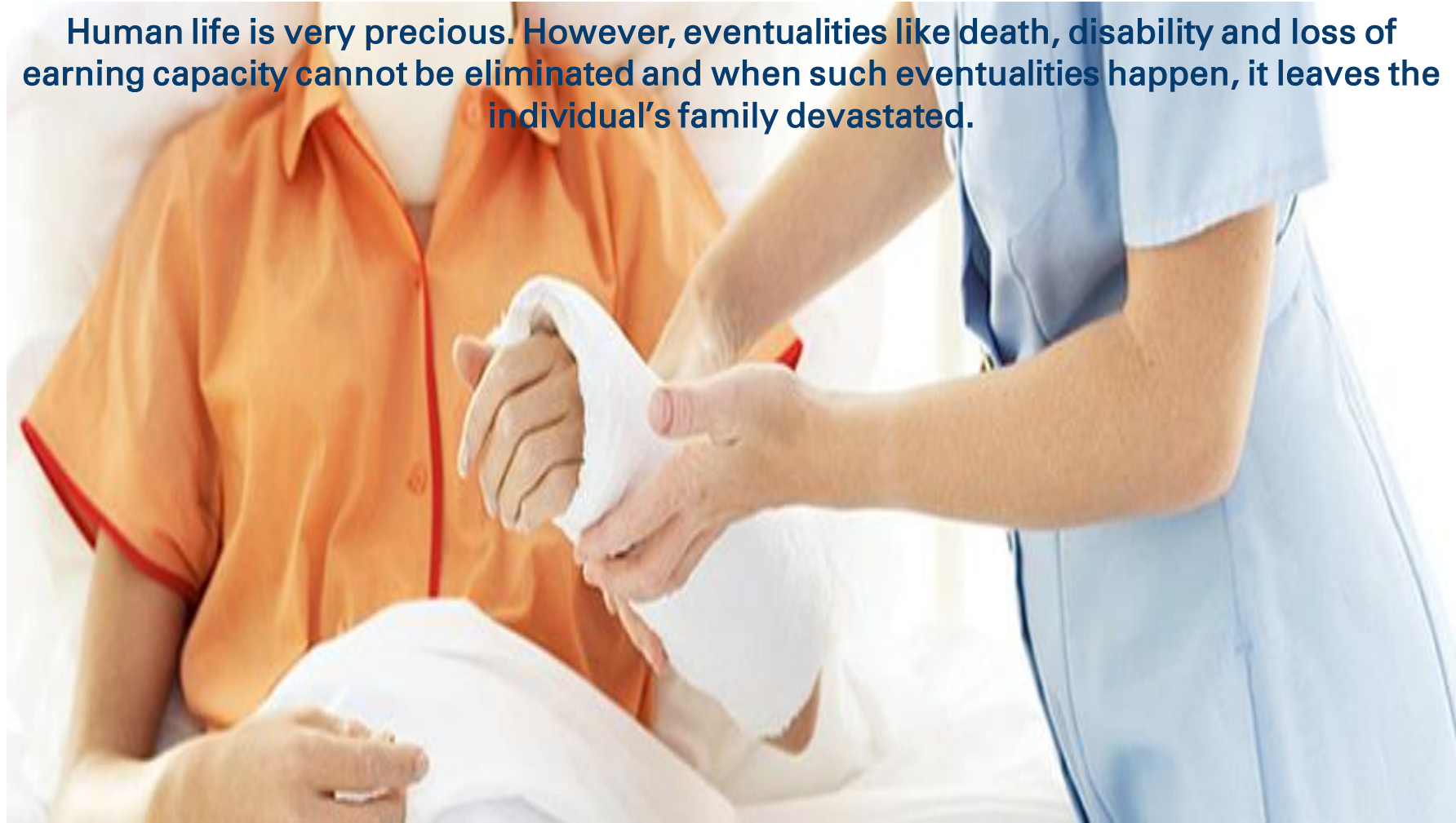
- Single Event Deductible
- Cumulative Deductible Basis

## Features

- Extended Health Cover upto 25 Lakh
- Terms & Conditions as per existing corporate policy
- Easy Enrolment gateway for enrolment of live
- Customized plans can be made as per client requirement

# Group Personal Accident(GPA)

Human life is very precious. However, eventualities like death, disability and loss of earning capacity cannot be eliminated and when such eventualities happen, it leaves the individual's family devastated.



# GPA Cover

## Core Cover

Table A



Accidental Death

Table B



Table A + loss of two limbs, two eyes or one limb and one eye + Permanent Total Disablement (PTD)

Table C



Table B + Permanent Partial Disablement (PPD)

Table D1



Table C + Temporary Total Disablement (TTD)  
(TTD – 1% of SI or Rs. 5,000 per week)

Table D2



Table C + Temporary Total Disablement (TTD)  
(TTD – 2% of SI or Rs. 10,000 per week)

Table D3



Table C + Temporary Total Disablement (TTD)  
(TTD – 3% of SI or Rs. 15,000 per week)

# GPA Additional Covers

## Option 1

- 40% of claim amount or 10% of SI or actual which ever is less triggered only when claim is admissible under benefit table A,B,C or D1/D2/D3

## Option 2

- 50% of claim amount or 15% of SI or actual which ever is less triggered only when claim is admissible under benefit table A,B,C or D1/D2/D3

## Option 3

- 75% of claim amount or 25% of SI or actual which ever is less triggered only when claim is admissible under benefit table A,B,C or D1/D2/D3

## Children Education Grant

- Children Education Grant is for dependent children(restricted to two children) in case of death of employee. The cover can be up to Rs. 10,000/- per child

## Carriage of Dead Body

- In the event of death of insured, the insurer provides reimbursement for expenses incurred for carriage of dead body up to a limit of 2% of SI subject to maximum of Rs. 2,500/-



# GPA Additional Covers (Optional)



Hospital Daily Cash Cover



Broken Bones cover



Ambulance Cover



Legal Expense Cover



Child Education Grant



On-Duty Cover



Purchase of Blood Cover



Catastrophic Evacuation Cover



Prosthesis/Artificial Limbs Cover



OPD Expense Cover

# Group Health & PA Appetite

## Group Health Insurance

- Group of individuals In professional association or employees in an organization

## Student GHI Policy

- Educational Institute
- Training Institute
- Hostels

## Start- Ups GHI Policy

Various Start Ups in

- Mumbai
- Delhi
- Bangalore
- Hyderabad
- NCR

## Industry Segment

- IT Companies/BPO/KPOs
- Educational Institutes
- Hospitals/Clinics
- Offices
- Gymnasiums/ Sports Clubs
- Hotel Restaurants/ Resorts
- Petrol/CNG/LNG Pumps
- Security Services
- Recruitment & Staffing
- Consultancy Firms
- NGO's
- Tours & Travel Operators
- Logistics Providers
- Publishers
- Automobile Dealerships
- Malls & Multiplexes
- Financial Services Providers

# Workmen's Compensation(WC)

Workmen's Compensation Policy is for employers for covering the expenses or cost of legal liabilities towards an employee due to injury, temporary or permanent disability or death of an employee in the workplace during the course of employment.





# WC Cover



## Core Cover

- Accidental death
- Permanent Total Disablement (PTD)
- Temporary Total Disablement (TTD)

## Additional Cover

- Medical Expenses
- Cashless Facility
- Occupational Disease
- Terrorism
- Compressed Air Disease
- Contractor's / Sub-contractor's coverage



# WC Appetite



**Construction Sites**



**Automobile Industries**



**Electrical Industries**



**Repair & Maintenance Sites Industries**



**Hotel Industry**



**Other**

# Liability

Safety and reliability of products are an important concern to consumers, sellers and manufacturers. Faulty products can be hazardous for the consumers' health and property. The manufacturer/ seller of faulty products could be held liable for such damages, exposing themselves to financial losses.



**LIABILITY**

*Reduce the risk.*

# Liability Cover



## Casualty Lines

- Public Liability Insurance
- Product Liability Insurance
- Comprehensive General Liability
- Product Recall Insurance
- Clinical Trials Insurance
- Environmental Impairment Policy
- Kidnap & Ransom Insurance
- Carriers Legal Liability

## Financial Lines

- Director & Officers Liability Insurance
- Errors & Omission Insurance
- Professional Liability (Doctors, Engineers, consultants etc.)
- Employee Dishonesty Insurance
- Employment Practices Liability Insurance
- Public Offering of Securities Insurance
- Cyber Liability Insurance



# Liability Cover



## Directors and Officers Insurance

### Core Cover

- Court awarded Damages
- Out of Court Settlements
- Defense Costs
- Public Relations Expenses
- Investigation Costs
- Civil fines and Penalties wherever insurable by Law

## Professional Indemnity – IT

### Core Cover

- Court awarded Damages
- Out of Court Settlements
- Defense Costs
- Intellectual Property Breach
- Breach of confidentiality
- Libel and Slander
- Court Appearance Costs
- Loss of Documents



# Liability Cover



## Professional Indemnity - Media

### Core Cover

- Court awarded Damages
- Out of Court Settlements
- Defense Costs
- Libel and Slander
- Intellectual Property Breach
- Breach of confidentiality
- Court Appearance Costs
- Loss of Documents

## Professional Indemnity - General

### Core Cover

- Court awarded Damages
- Out of Court Settlements
- Defense Costs
- Court Appearance Costs
- Loss of Documents
- Cover for work of sub-contractors

# Liability Cover



## Cyber Liability

### Core Cover

- Court awarded Damages
- Loss of Business Income
- Multimedia Risks & Cyber Extortion
- Regulatory Fines & Penalties
- Privacy Notification Costs
- Credit Monitoring Costs
- Crisis Management Costs

## Comprehensive General Liability

### Core Cover

- Act of God Perils
- Food & Beverage
- Lift Liability
- Valet Parking
- Garage-keeper Liability
- Automatic coverage for subsidiaries
- Incidental medical malpractice
- Travel of Executives

# Liability Cover

## Public Liability- Industrial/Non Industrial

### Core Cover

- Lift Liability
- Transportation Risk
- Seepage & Pollution Extension
- Terrorism Liability
- Discharge of treated effluents
- Additional insured clause
- Waiver of subrogation clause
- Incidental events liability cover
- New subsidiaries acquisition cover
- Incidental construction liability cover



## Product Liability

### Key Features

- Claim for compensation that may arise due to the use or consumption of your products causing Injury or Damage to third parties
- Injury to include death, bodily injury, illness or disease
- Damage to confine to actual and/or physical damage to tangible property
- Annual policy
- Single policy for domestic & exports
- Covers incidents occurring anywhere in the world
- It can cover all products under one policy
- Territory /Jurisdiction: India or worldwide

# Liability Cover

## Professional Indemnity for Doctors

### Core Cover

- Consulting Physician
- General Physicians / General Practitioner
- Internal Medicine
- Ophthalmologist
- Dentists
- Homeopathic
- ENT

## Crime Policy

### Core Cover

#### Internal Crime

Loss Sustained by the organization as a result of

- fraudulent
- dishonest act of employees

#### External Crime

Loss sustained by organization as a result of

- Forgery
- Fraudulent alteration
- Counterfeiting
- Computer Misuse
- Telephonic Misuse
- Extortion caused by any
- Other person



# Speciality Products



# Speciality Products

Package  
Policies

Merchant  
Cover

Extended  
Warranty

Jeweller  
Block

Attachment  
Products

Miscellaneous

# Package Policies

Package Policies are comprehensive insurance policies which caters to the needs of different occupancies, under its various products.





# Package Policies Cover



## Core Cover Asset Insurance

- Fire Insurance
- Burglary
- Cash
- Fidelity
- All risk

## Liability

- Public Liability
- Employer Liability  
(Workmen  
Compensation)

## Personal Line

- Group Personal Accident
- Group Health

## Products:

- Corporate Cover
- Hotel Package
- Malls and Multiplex  
Policy
- Enterprise Secure
- Petrol Station
- Medical Establishment
- Educational Institution

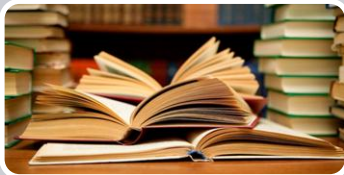


# Package Policies Appetite



## Corporate Cover

Accountancy, Architecture, Financial Services Company, Administrative Offices, All Office premises Outside industrial/ manufacturing/warehouse premises, etc ,All Government Offices



## Educational institutions package policy

Educational Institutions, Research Institutes, Vocational training / coaching institutes and others institutes of similar nature



## Automobile trade secure policy

Motor Garages, Service/ Repair centers , Wheel Alignment & Auto care centers, Automobile dealership outfits / Showrooms & workshops



## Medical establishment comprehensive insurance policy

Hospitals, clinics, Nursing homes , convalescence homes, medical laboratories, medical research institutes, diagnostic centers and other similar nature

# Package Policies Appetite



## Malls and multiplex comprehensive insurance policy

Shopping malls / multiplexes



## Petrol station package policy

Petrol Pumps & Filling Stations



## Hotel package policy

Hotels, Resorts & Guest Houses

# Merchant Cover

Merchant Cover Policy is a comprehensive insurance policy which covers multiple risk of shops under single policy



# Merchant Cover



## Core Cover

- Fire
- Burglar
- Glass Breakage
- Fidelity
- Public Liability
- Legal Liability
- Medical Expenses
- Neon Sign

## Risk Cover

- Premises
- Stock
- Employees
- Customers
- Business



# Merchant Cover Appetite

- Automobile Spare Parts
- Bookstore & Stationary
- Chemist/Pharmacy
- Chicken / Poultry / Egg Store
- Cloth / Garment Shops And/Or Dry Cleaners/Washerman
- Department Store
- Electronic Goods Store
- Fertilizer/Seeds Shops
- Florist Or Flower Shop
- Fruits And Vegetables
- Furniture / Beds / Accessories Store
- Groceries
- Hair / Beauty Saloon And/Or Spa
- Hardware Store
- Kirana Shops Dealing With Cereals
- Kitchen And Cookware Shops

- Leather Accessories
- Music Shop / Video Library
- Optician Shops
- Plastic Shops
- Photo Studio
- Shoe Store
- Spare Parts Shop
- Sporting Goods Store
- Supermarket
- Sweet Shop / Cakes / Pastries / Candies
- Toys & Games
- Tyre Shop
- Wine Shop
- Bicycle Shops
- Ice Cream Shop

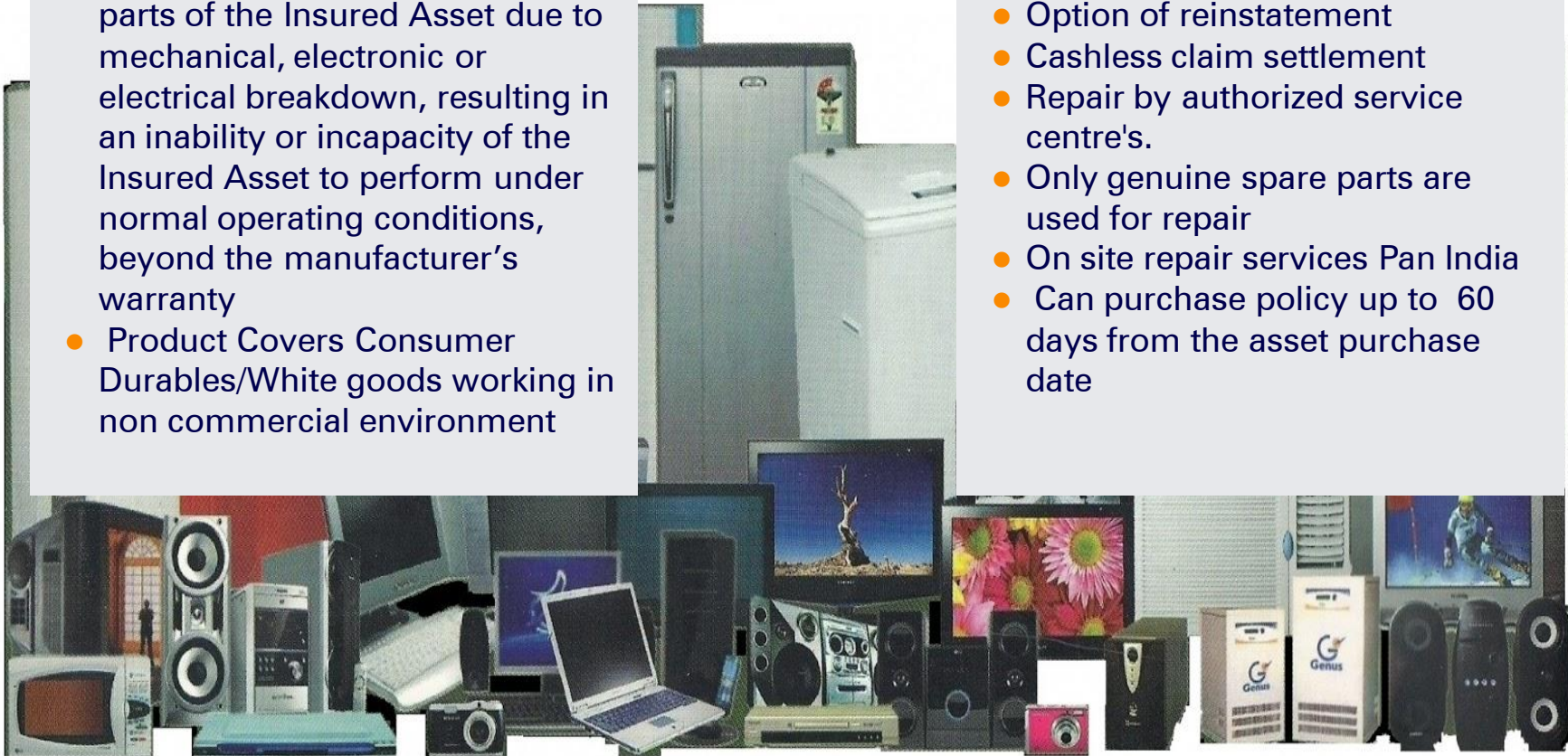
# Extended Warranty Cover

## Core Cover

- This product covers the failure of parts of the Insured Asset due to mechanical, electronic or electrical breakdown, resulting in an inability or incapacity of the Insured Asset to perform under normal operating conditions, beyond the manufacturer's warranty
- Product Covers Consumer Durables/White goods working in non commercial environment

## Features

- Flexible deductible options
- Option of reinstatement
- Cashless claim settlement
- Repair by authorized service centre's.
- Only genuine spare parts are used for repair
- On site repair services Pan India
- Can purchase policy up to 60 days from the asset purchase date



# Extended Warranty Products



Television



Washing Machine



AC



Air Cooler



Kitchen Appliances



Refrigerator



MO – Manufacturer Offering EO – Extended Offering



# Extended Warranty Appetite

# WARRANTY



## Online Sales:

- E commerce Websites
- Payment Wallets

## Offline Sales:

- Retail Chain/Outlets
- Wholesale/Distributor
- Consumer Durable Financing Companies
- Large Format Retailers
- Associations for shops dealing in mobiles
- OEM Channels

# Jeweller's Block

Policy is designed for a customers who owns jewelry shops or deals & trades in jewelry to safeguard against loss or damage to Property due to defined Perils.

The policy insures the insured property in whatsoever form and articles made there from, Gems and Jewelry, precious and Semi-precious stones, Bullion bars and coins, Bank notes or scripts used by the insured in the conduct of their business



# Jeweller's Block Cover & Appetite

## Core Cover

### On premises :

- Fire
- Burglary
- Theft
- Money(Safe & Transit)
- Fidelity
- Personal Accident
- Public liability
- Glass Breakage
- Neon Sign
- Medical Expenses To Insured
- Employer's Liability

## Core Cover

### In Transit :

Direct physical loss of Damage to the Property whilst in transit by own employees, partners, air freight, courier companies etc.

## Additional Covers

- Earthquake
- Storm, Flood, Tempest
- Exhibition
- Terrorism
- Exhibition
- Infidelity of third party

## Appetite

- Retailers
- Manufacturers
- Wholesalers



# Attachment Products



# Mobile Insurance Risk Cover



## Accidental Damage

- Repair or replacement costs will be covered in the event your phone is accidentally damaged.
- This doesn't cover cosmetic damage or damage caused by negligence

## Liquid Damage

- Repair or replacement costs will be covered in the event your phone is damaged by any liquids

## Theft

- In the event of a Theft, we will reimburse you the cost of your mobile phone subject to policy terms and conditions

## Features

- Cashless Claim
- Pick and drop

# Mobile Insurance Appetite

## Online Sales

- E commerce Websites
- Payment Wallets

## Offline Sales

- Retail Chain/Outlets
- Wholesale/Distributor
- Consumer Durable Financing Companies
- Large Format Retailers
- Associations for shops dealing in mobiles
- OEM Channels





# Jeweller Attachment

Policy is designed for a customer who buys jewelry from retail jeweller shops

## Core Cover

- Fire
- Burglary
- Theft
- Chain-snatching
- Robbery
- Accidental Damage

## Appetite

- Retailers
- Wholesalers
- Manufacturers

Master Cover can be issues in name of jewelers and individual certificates will be issued to each customer  
FIR is mandatory for theft claims.

# Value Added Services

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# Value Added Services

Wellness



Property



Marine





# VAS Wellness

## VAS -Wellness

In today's fast paced world, living a healthy life has become a necessity that needs to be incorporated in our daily lives. Keeping this in mind, ICICI Lombard has introduced a range of wellness solutions with the aim to provide a holistic solution for the employees of its corporate clients to ensure that productivity and good health goes hand in hand.





# Wellness Advantages

## Organization

- Healthcare Cost Savings
- Employee Retention
- Reduce Absenteeism
- Optimizes Productivity
- Up Keep to Human Assets

## Employees

- Enriches Health
- Enhances mental alertness
- Raises Productivity/Morale
- Cultivates Health team spirit
- Reduce Stress
- Shapes up self image & self esteem

# Wellness Cover

Conventional Wellness Solutions		Employee Support	Women and Wellness
Health Check-up	Doctor/ Physiotherapist @ Home	Employee Assistance Program (EAP)	Maternity Care Program
Health Risk Assessment	Health Coach (Services by Expert)	Health Assistance	Cancer Awareness and Consultation
Doctor Onsite	Disease Specific Programs	Cashless OPD	Onsite Cancer Vaccination
Online consultation and Second opinion	Obesity - Risk and Solutions	Emergency Services	Gynaecological Risks and Solutions
Tele Health	Desk Exercise and Ergonomics	Important Vaccinations	Self Defense Workshops



# Unique Offering



Doctor Appointment  
Second Opinion  
Facilitating Hospitalization  
Post Hospitalization Care



Onsite Advance Solutions



HRA  
Diet & Nutrition  
Emotional Wellbeing  
Ergonomic Assessment



Emergency Ambulance Services  
Covering 26 cities  
Doctor in Ambulance  
Hospital Coordination & Deposit Waiver  
Tele Consultations

# Wellness Appetite

Program	Target Audience	Program	Target Audience
Annual Health Check Up	Employees and Dependents	Employee Assistance Program(EAP)	Employees and Dependents
Doctor On-site	Employees	Health Assistance Program	Employees
Tele Health	Employees and Dependents	Emergency Services	Employees and Dependents
Disease Specific Programs	Employees & Dependents	Important Vaccinations	Employees
Obesity Risk & Solutions	Employees and Dependents	Maternity Care Program	Employees + Spouse



# Property Risk VAS

## Property VAS

For any SME Business a perennial risk that exist is due to incidents of fire that cause immense damage. While the insurance cover can take care of the financial loss but other setbacks such as loss of life productivity are difficult to surmount.



# Corporate VAS Offerings

Electronic Risk Warehouse	1 Stop Solution Warehouse	Renewable VAS	VAS Products
Walk through Energy Audit	PLPE	Drone imaging	Fireball
Electrical Safety Audit	Electrical Audit	Telescopic imaging	Thematic FE
Thermography	Thermography	Wind & Solar	VESDA or OSID
	Material Handling		Anti burglary

# IOT in Renewable Energy



## Benefits

- Predictive Inspection
- Improve Efficiency
- Planned downtime
- Efficiency Improvement
- Equipment Reliability

# IOT Hydrant Monitoring System



Machine Learning Algorithms runs over plethora of Data to predict future failure



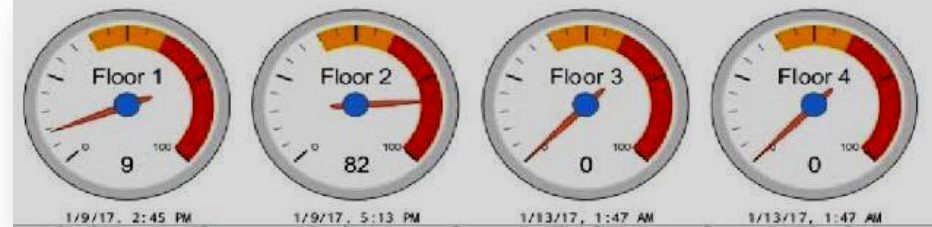
Real time information flow helps in on the point maintenance



Sensor installed in a fire hydrant system

Data transferred to cloud

Algorithms & Dashboard





# IOT Electrical Management System

IOT Device designed to track electrical health of properties specially warehouses



24\*7 Electrical Monitoring



Notification & Trip for Surges/Overload



Risk Profiling of the Clients



Real Time  
Data Transfer



# Value Added Service Offerings



Manual Fire Extinguishing Appliances



Infrared Thermography



Fire & Electrical Audits

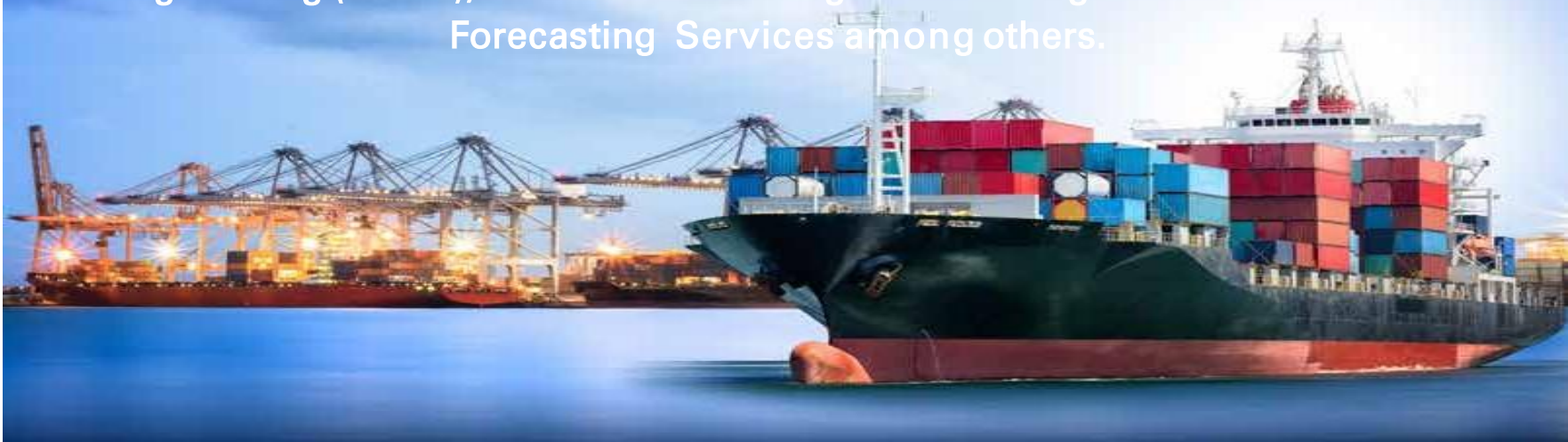


Automatic Fire Extinguishing Appliances – Thematic FEs

# VAS Marine

Transits whether inland or via sea are always very critical aspect of almost all businesses. Risks prevalent in such transits can cause massive damages, recognizing them and providing cost effective technology driven solutions can not only mitigate the risk but also ensure timely delivery.

ICICI Lombard has unveiled a gamut of specialized marine programme that manages risks emanating from upstream and downstream flow of materials and goods. Some of the innovative options are Marine Loss Control Engineering (MLCE), GPS based tracking & monitoring of fleet and Weather Forecasting Services among others.



# Marine Features

## MLCE - Marine Loss Control Engineering





# Technology

iPartner Corporate is an online portal available for the Advisors (Agents & Brokers) to get an Online Quote instantly and lead up to policy generation & Issuance



# iPartner Product Coverage

## Products

- Fire & Burglary
- Marine Open Policy
- Marine Transit Policy
- Marine Certificates
- Group Health Insurance
- Group Personal Accident
- Workmen's Compensation
- Contractors All Risk
- Contractors Plant & Machinery
- Merchant Cover



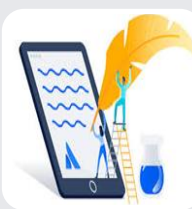
## Underwriting

- Bouquet of pre-underwritten products



## Integrated process

- Ensures premium fetch and policy booking on real time basis



## Documentation

- Print of Quotes, Proposals, Policies are available on the portal

# Features & Servicing



## Features

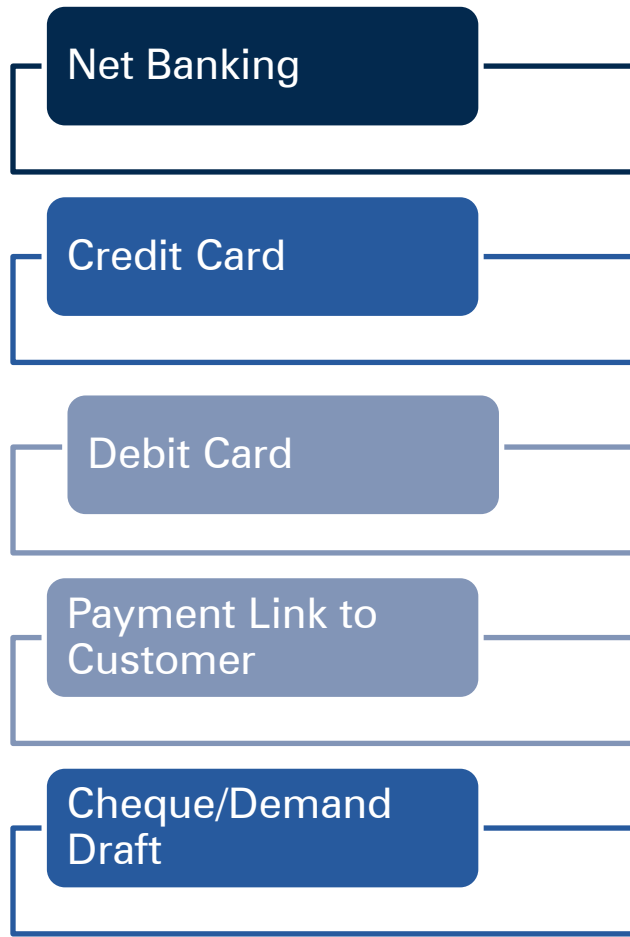
- Instant Policy Issuance
- Five step policy booking process
- Online & Offline Payment Options
- Dashboard for Quote Policy Documents

## Servicing

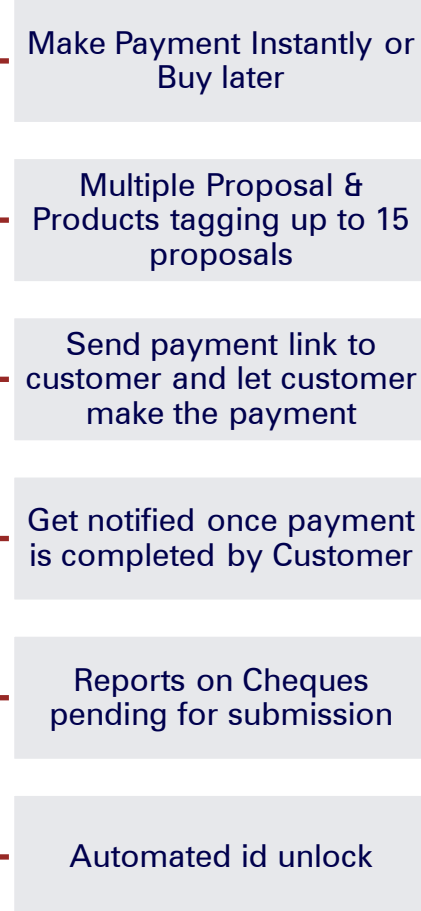
- Agent Analytics
- Renewal Notices
- GST Invoices
- Claims reporting
- Policy & Endorsement copy mailers to Advisors & Customers
- Reports on Booked Business & Payout



# Payments



## Features





# iPartner Analytics



- Agents have a single view of their transactions – Quotes, Proposals, Policies, Payments & Renewals.
- They can also view the status of claims along with the claim number, policy number & amount paid.
- Agents can take print of policy schedules by searching individual policy numbers through the 'Search' option.
- Business figures comparison of last year with this year is also available and the proportion of business, product wise can be viewed through a pie-chart

# Myra- My Remote Assistant

Myra is a remote assistant accessible on emails/chat that drastically cuts down time consumed in handling office transactions like generating quotations, follow up with UW & Operations for policy issuance thus minimizing the TAT for issuing the policy.



## Features

- Automated Policy Issuance without Manual Intervention
- Single 24\*7 Assistance
- Self Service with Mobility
- Translate Raw Input Data
- Auto Platform Selection
- Auto Tracking with Email Trigger

# ICICI Lombard

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At ICICI Lombard, customer centricity is the cornerstone of our culture. Stretching ourselves and going beyond the ordinary, for the satisfaction and smiles of our customers, is deeply embedded in our DNA. Whether our customers face an untoward incident due to the unpredictability of nature, suffer losses due to accidents or face medical challenges, we remain committed to be at their side and serve them in their hard times.

Our value proposition is driven by a promise to be the best partner for our customers. Simply put, it means providing unmatched services. This deep and unceasing commitment to our customers guides us to do things right, every time. It inspires us to evolve our services every day, from small modifications to major changes. For us, customer satisfaction is a promise to be lived every day, because our customers' peace of mind is our greatest reward.

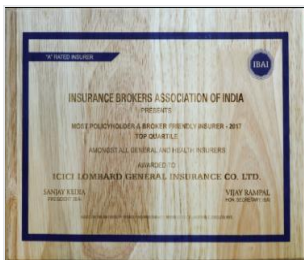
# Rewards & Recognitions



**D&B Awards** - ICICI Lombard has been adjudged “India’s Leading General Insurance Company – Private” at the **Dun & Bradstreet BFSI Award 2018**.



**Finnoviti Awards** – The company won the coveted Finnoviti Award 2018 for its app ‘Risk Inspect’ for real time property risk assessment. The award is one of the biggest recognition platforms organized by Banking Frontiers.



**IBAI Awards** – ICICI Lombard was adjudged “**Most Policyholder and Broker Friendly Insurer, 2017**” - **Top Quartile**. The award was presented by Insurance Brokers Association of India.



