

### **A.Fire Insurance.**

This policy provides the coverage against loss or damage caused by Accidental Fire and Lightning. On payment of additional premium Fire Insurance Policy can be extended to cover the loss or damage caused by other allied perils of fire e.g. Earthquake, Riot & Strike, Malicious Damage, Terrorism, Explosion, Storm & Flood, Landslide & Subsidence, Aircraft & Aerial Damage, Impact Damage by Vehicles & Animals etc.

The properties that can be insured under this insurance are Office & Residential Building, Factory Building, Plant & Machinery and contents, various equipment's, stocks etc

### **B. Burglary & Housebreaking Insurance**

This policy covers for any loss or damage by burglary with forcible & violent entry into the insured premises. This policy can only be allied with fire insurance.

Properties that can be insured under Burglary & Housebreaking insurance are Office Equipments, Stocks, Various equipment's etc

### **C. Personal Accident**

Accidents are unforeseen. In case of any accidents or death of a family member, the loss is not always emotional but at times financial as well. Personal Accident Insurance provides benefits to the insured against the following:

- Accidental Death Only
- Permanent Total / Partial Disability
- Temporary Total Disability
- Medical Expenses arising out of an accidental treatment.

### **D. Group Personal Accident**

This insurance is quite similar to Personal Accident Insurance. Personal Accident Insurance covers for a person only whereas Group Personal Accident covers for a group of people. If you think of benefiting your real assets-“your staffs”, take Group Personal Accident Insurance for your staff

### **E. Medical Expenses Insurance**

This insurance covers the medical expenses of the insured persons arising from illness, accidental injury and illness as stated in the policy.

## **F. Electronic Equipment Insurance**

This is a comprehensive policy designed to provide insurance coverage to electric and / or Electronic Equipments like Computers, Printers, UPS, Volt-guard, Fax Machine, Telephone System, Cameras, Television Screen, Video Deck, EPPBX System etc. This is a package policy which provides risks like Fire and all Allied Perils of Fire, Burglary & Housebreaking, Electrical Defaults (Over running, Voltage Fluctuation, Short Circuiting, etc.), Handling Damage etc.

## **G. Machinery Breakdown Insurance**

This policy provides insurance coverage to Machines (Generators, Boilers, Transformers, Deep Freezes, any heavy machineries etc.) against risks like Electrical Defaults (Over running, Voltage Fluctuation, Short Circuiting, etc.), Handling Damage, Faulty Operation, Tearing apart etc. This policy can only be allied with fire insurance.

## **H. Boiler Explosion Insurance**

This insurance policy provides the coverage against the Explosion / Implosion to Boilers, Economizers, Super heaters and other Pressurized Vessels of like nature

## **I. Fidelity Guarantee Insurance**

This policy is intended to make good all direct pecuniary loss to the employer caused by act of Fraud or Dishonesty committed by all or any of the Employees. Please note that all the employees for which Fidelity Guarantee Insurance can cover should be permanent staffs and should be a citizen of Nepal. Names of the employees should be submitted along with the proposal form

## **J. Cash in Transit Insurance**

Handling cash has always been risky. It could be more risky if it is in transit. This applies for cash, bank notes, drafts, postal pay bonds, withdrawal slips, bearer cheques, etc. The risk is not only of losing the money, but also of a threat to the person who is carrying the money especially if the amount is large. In offices, where large transactions are a part of everyday job routine, Cash in Transit Insurance provides the necessary financial security

## **K. Vehicle Insurance**

This Insurance covers damage of the vehicle and the Third Party Liability under Comprehensive Vehicle Policy. It also covers the Personal Accident of the driver, helper, staff and the passengers. For many of us vehicle is still a luxury and damage or loss to the vehicle would mean huge investment loss that will take years to recover. If one buys the vehicle on loan, the loss would be enormous.

There are various reasons which can lead to accidents and vehicle damages and sometimes it can happen without own fault. This could be true in situations where there are many vehicles and congested roads everywhere. To avoid this unpleasant situation, apply for Vehicle Insurance Policy and make the most out of it

### **L. Marine Transit Insurance**

To make the business secure and to avoid unnecessary losses, Marine Transit Insurance provides coverage against both imports and exports of goods. Marine cargo has many risks and especially for Nepal where we do not have our own dockyard, it would take longer time for the goods to reach its destination. This Insurance provides protection of the goods and provides peace of mind.

### **M. Contractors' All Risk Insurance**

Contractors All Risk (CAR) policy is designed to cover all types of civil engineering projects like buildings, dams, flyovers, etc. It is possible to record the interest of Principal, Contractors and Subcontractors in the policy. This Policy broadly covers the risk of accidental physical loss or damage in respect of the contract works, during the execution of a civil project. CAR insurance provides an "all risk" cover, unless specifically excluded. The Property cover incepts from the commencement of work or after unloading of first consignment at project site, whichever is earlier and terminates on handing over of works to the principal or expiry of policy, whichever is earlier

### **N. Duty Insurance**

This insurance pays duty of India / difference between market value and C.I.F. value in the case of insured goods do not reach Nepal by the reason of Theft, Pilferage and Non delivery while the goods are in course of transit from Calcutta to Nepal.

### **O. Everest Travel Trip Insurance**

People travel abroad for various purposes. It can either be for pleasure or for business. It cannot be guaranteed that everything will go smoothly while traveling. In case of medical emergency, accidents or personal liability the financial burden in the foreign land can be too much to cope with as Medical and Emergency expenses in many European and Western countries are very expensive. So it is always better to take proper measures to deal with such situations before traveling abroad as precaution is better than cure. Also many embassies here in Nepal have made Travel Medical Insurance mandatory before issuing the visa. We offer comprehensive Travel Trip Insurance policy having worldwide cover. Everest Travel Trip Insurance covers the following:

- Medical and Emergency Expenses
- Personal Liability
- Loss of Passport
- Loss of Checked Baggage

- Delay of Checked Baggage
- Travel Delay
- Hi-jac

### **P. Erection All Risk Insurance**

This policy covers risks associated with storage, assembly/erection and testing of Plant and Machinery. EAR insurance provides comprehensive cover unless specifically excluded with the policy. Cover incepts from the time of unloading of the first consignment at the project site and terminates on completion of testing or handing over of the project to the Principal, or the period chosen, whichever is earlier

### **Q. Household Insurance**

Home is where the heart lies and it is the greatest possession of one's life. Everybody seeks to give the best possible protection to their home. Home cannot be protected by only keeping various security measures available. It is exposed to various risks like Fire, Burglary, Riot, Strike, Malicious Damage, Sabotage, Terrorism and also other natural disaster and / or calamities like Flood, Storm, and Earthquake etc. Sometimes a small mistake can cause huge loss to the property. Household Insurance Policy provides the comprehensive coverage against different risks. So be prudent and buy Household Insurance Policy

### **R. Public Liability Insurance**

This policy covers the payable compensation in connection of legal liability of the Insured on account of loss or damage to the third party property as well as third party personal injury (including death) arising out of the Business Operation of the Insured

### **S. Banker's Indemnity Insurance**

This insurance provides comprehensive insurance coverage from one single insurance policy to the institutions, which have heavy financial transactions like Bank. The risks covered under this insurance are Cash/Valuables in the premises, Cash/Valuables in Transit, Forgery, Alteration, Infidel activities of staffs etc

### **T. Agricultural Insurance**

This insurance provides insurance coverage for various agricultural activities like Livestock, Poultry, Fish, Paddy, Vegetables, and Fruits etc. farming against the risks of Fire, Acts of God (Earthquake, Flood, Landslide, and Storm), Diseases, and Insects etc