



# PADIMI BUSINESS ACCESS

[www.padimi.com.ng](http://www.padimi.com.ng)

This is a product designed for the small business owner, this product provides a suites of different covers all wrapped into one product.

PBA gives subscribers access to fire and burglary protections, public liability, professional indemnity, good, stock or equipment cover, personal accident and injury insurance with various degrees of protective cover.

Coverage

This is a PADIMI bouquet Products comprising of :

- Fire and Burglary
- Public Liability
- Professional Indemnity
- Stock

Benefits

- |                          |                  |
|--------------------------|------------------|
| • Fire and Burglary      | up to ₦3,000,000 |
| • Public Liability       | up to ₦1,500,000 |
| • Professional Indemnity | up to ₦3,000,000 |
| • Stock/office Equipment | up to ₦6,000,000 |

SUBSCRIPTION PLAN

PREMIUM

**₦12,000**

MONTHLY

## Terms and Conditions

- Policy only work or cover incidents in Nigeria. No Claims will be honored if incidents happen outside Nigeria.
- All data provided must be factual, correct and accurate , Providing false data voids the contract
- Policy does not cover incidents caused by war, nuclear strike.
- policy will be deemed void is self harm is the cause of injury or death
- policy will only be paid if death occurs injury occurs from critical illness or accident
- Policy has a wait period of two months before any claims will be honored incident occurring within two month of getting the policy will not be honored.
- Insured cannot commit the insure without prior consent from the insurer.
- policy do not cover 3rd party sub contracting
- libel, slander or fraud void any contract and the insurance company will not cover loses that arise from the insured committing any other of the listed acts.

## Claims Process

- Claim form must be filled and signed properly, within reasonable time of the incident max is of 6 months.
- Formal writing from padimi.co to FBNG to report the claims. Items to include the policy number, registered claimed form, details of the event fully recorded and written, particulars of the beneficiary or person making the claim, evidence of damage or death certificate in the case of death.

## GET IN TOUCH

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🌐 www.padimi.com.ng