



BUSINESS ACCESS PLUS

www.padimi.com.ng

This is a product designed for the smart business owners, this product provides a suites of different covers all wrapped into one product. P-BAP 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.

P-BAP plan depending on the plan chooses also comes with health cover for either the business owner or his employees as an added advantage , nowhere else can you find a product that is all inclusive and robust. For ease of payment knowing how hard it is for small business to pay lump sums P-BAP has been designed to come as a monthly subscription plan, thereby reducing the financial burden of the business owner.

Find below a table showing the various degree of covers accessible to subscribers , the benefit table and exclusions for the policy.

Coverage

- Fire and Burglary
- Public Liability
- Professional Indemnity
- Stock/office Equipment
- Company HMO (10 PERSON)
- Company Staff personal accident

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 ₦5,000,000 |
| • Company HMO | up to 10 PERSONS |
| • Company Staff personal accident | up to ₦5,000,000 |

SUBSCRIPTION PLAN

PREMIUM

₦65,000

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 if 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 losses 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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