



BACK UP ACCESS PLAN PLUS (SHOP OWNER)

www.padimi.com.ng

This policy is design for small shop owners who are located in rural area, Market shop, streets and so on, the policy is for backup plan, because of the uncertainty of the environment or economy, the policy cover is as follows:

Coverage

This is a PADIMI bouquet Products comprising of :

- Stock
- Public Liability
- Professional Indemnity
- Personal Accident & Injury
- Burglary
- Public Liability

Benefits

- | | |
|------------------------------|------------------------------|
| • Stock | up to ₦ 6,000,000 |
| • Public Liability | up to ₦ 250,000 |
| • Professional Indemnity | up to ₦ 250,000 |
| • Personal Accident & Injury | up to ₦ 500,000 |

SUBSCRIPTION PLAN

STANDARD	PREMIUM
₦6,500	₦12,000
MONTHLY	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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