

KATARIA[®]

Business Insurance

Jewellery, Textile & More Since 1999

Corporate Presentation 2024



Company Overview



Founded On
10th January
1999



20,000+
Customers



5,000+
Claims Settled



200
Employees



300
Cities



18
Branches



1
Vision



One Roof

NOW WE HAVE IT ALL UNDER ONE ROOF

We Provide All Stock Insurance



Fire Insurance



Burglary Insurance



Marine Insurance



Shopkeeper Insurance



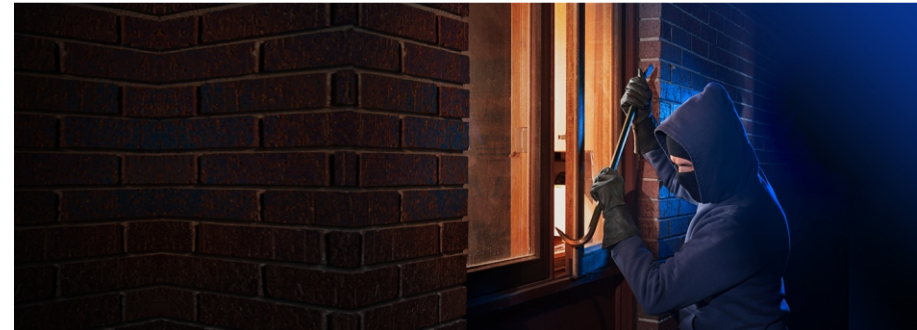
House Holder Insurance



Cyber Insurance



Credit Insurance



Fire Insurance

Fire insurance, also known as Fire and Property Insurance, is a type of property insurance that provides coverage for loss or damage caused by fire to the property. The policy compensates the insured based on either the actual cash value or the replacement cost value."



Aircraft Damage



Earthquake and
Volcanic Eruption



Storm, Tempest



Flood



Explosion



Impact Damage



Bursting or overflowing
of water tanks
apparatus or pipes



Bush / Lalang



Subsidence and Landslip



Spontaneous combustion



Riot Strike &
Malicious Damage



Damage by falling trees
or branches and object

Burglary Insurance

Burglary insurance is a type of insurance policy that provides coverage against losses or damages resulting from burglary or attempted burglary. This insurance typically covers the theft of property, as well as any damage to the insured premises caused by the burglary.



Theft by actual, forcible
and violent entry



Theft or attempted
theft by a person
feloniously concealed
on the said premises



Hold-up or Armed Robbery

Key Features of Burglary Insurance:

Full Value Insurance: The policy must be effected for the full value of the property to be insured.

First Loss Insurance: In the event of improbability of total loss, proposer can opt for a percentage of total stocks to be insured.

Stock Declaration Policies: These policies are given where large stocks frequently fluctuate in quantity during the year. The sum insured is fixed at the maximum value of stocks which the insured anticipates he will hold at any one time. A deposit premium of 100% of the annual premium will be paid at the beginning of the insurance. Monthly declarations of value are to be sent to the company and the 'deposit' premium will be adjusted at the end of the policy period based upon the average of the monthly declarations.

Marine / Cargo Insurance

A Marine Insurance policy covers the loss or damage of goods in transit, whether by sea, air, or land. It is designed to protect against a variety of risks associated with the transport of goods.



Sinking, Stranding, or
Capsizing of the Ship



Fire or Explosion



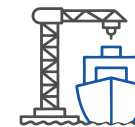
Theft, Piracy, or Hijacking



Natural Disasters like
Storms and Cyclones



General Average Losses
(shared losses due to
emergency situations)



Handling Damages
during Loading/Unloading

The main coverages include:

Hull Insurance: Covers physical damage to the ship or vessel.

Cargo Insurance: Protects the goods being transported against risks like theft, damage, or loss during transit.

Freight Insurance: Covers the loss of freight if the goods are damaged or not delivered.

Liability Insurance: Provides coverage for any legal liability that arises due to damage or loss of cargo or ships, including collision liability.

Shopkeeper Insurance

Shopkeeper Insurance is a comprehensive policy designed to protect small to medium-sized retail businesses from various risks. It provides coverage for a wide range of incidents that could impact the shop's assets, inventory, or operations



Property Damage



Burglary and Theft



Money Insurance



Flood



Public Liability



Employee Compensation



Business Interruption

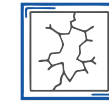


Plate Glass



Fidelity Guarantee



Equipment Breakdown



Tenant's Liability

***Shop Keeper Insurance also Cover the Fire Perils**

Householder Insurance (One Roof)

Householder's policy is a type of insurance policy designed to protect homeowners and tenants against various risks associated with their home and belongings. It provides comprehensive coverage for the house structure, personal belongings, and sometimes even liability coverage.

What does the Householder Package Policy Covers?



Fire



Burglary and Theft



Jewellery and or
Precious items



House Structure



Furniture



Electronic Equipment



Natural Calamities



Personal Accident

Note :- Fidelity Of Maid Working At House Not Covered In The Policy

Cyber Insurance

Cyber Insurance protects businesses from financial losses caused by cyber attacks, data breaches, and other cyber risks. It helps cover costs related to recovery, legal liabilities, and regulatory fines.

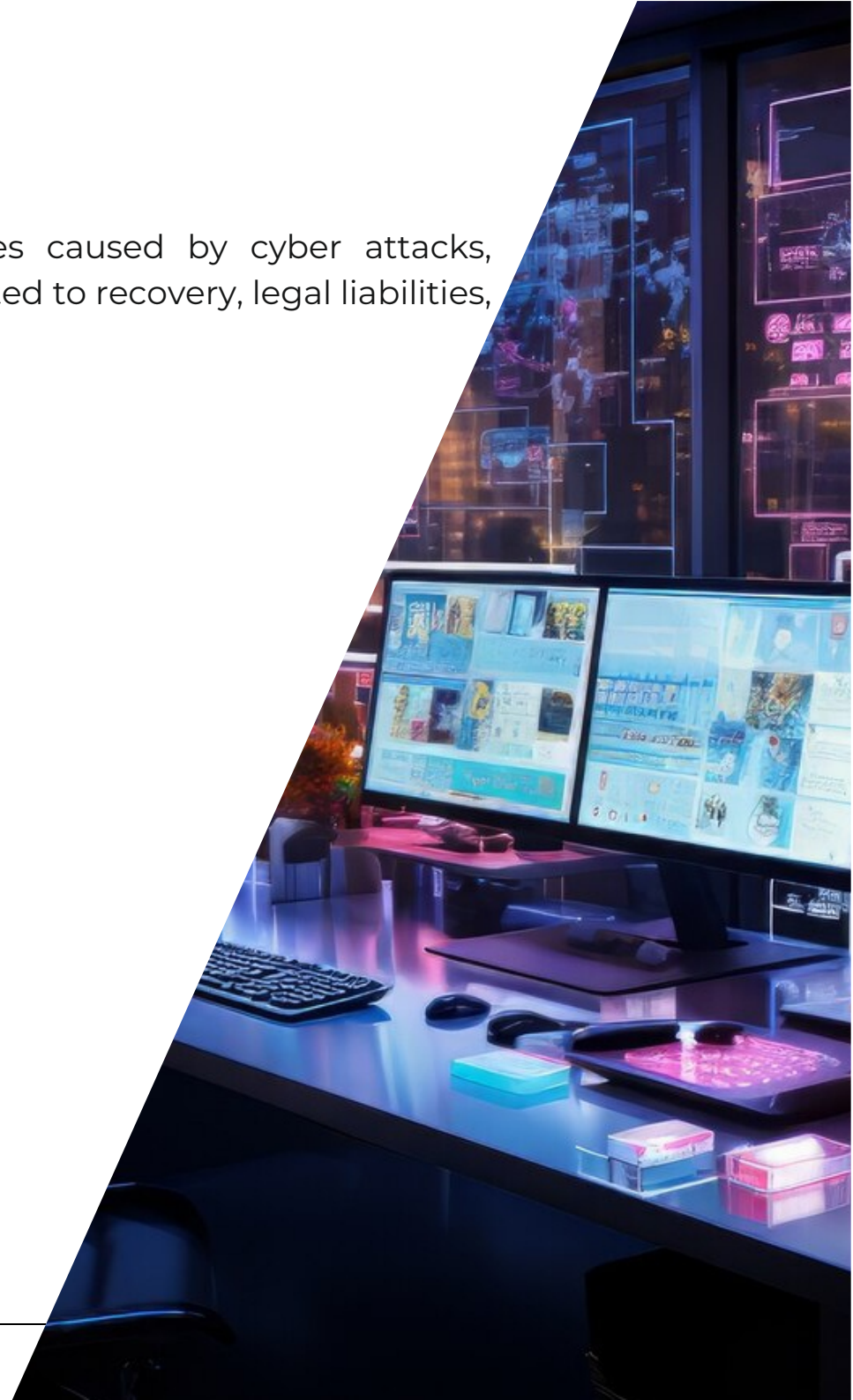
What does the Cyber Insurance Policy Covers?

First-Party Coverage (Direct losses to the insured)

- Data Breach Response (notification, credit monitoring)
- Cyber Extortion (ransomware payments)
- Business Interruption (losses due to system downtime)
- Digital Asset Restoration (data recovery, system repair)

Third-Party Coverage (Liabilities to customers & partners)

- Legal Expenses & Regulatory Fines
- Privacy & Data Breach Liability
- Network Security Liability (malware spread, data leaks)
- Media Liability (copyright infringement, defamation)



Credit Insurance

Credit Insurance is a financial product that protects businesses against the risk of non-payment by their customers. It ensures that if a buyer defaults due to insolvency, bankruptcy, or prolonged non-payment, the insurer covers a percentage of the outstanding invoice.

Types of Credit Insurance:

1. Domestic Credit Insurance – Covers losses from non-payment by buyers within the same country.
2. Export Credit Insurance – Protects businesses selling goods or services internationally against non-payment.
3. Whole Turnover Policy – Covers all receivables of a business.
4. Single Buyer Policy – Protects against default by a specific customer.
5. Political Risk Insurance – Covers non-payment due to political instability, currency restrictions, or government actions.

Benefits of Credit Insurance:

- 🔑 Cash Flow Protection – Ensures steady working capital despite bad debts.
- 🔑 Increased Sales – Allows businesses to offer better credit terms to customers.
- 🔑 Risk Management – Helps assess customer creditworthiness.
- 🔑 Access to Finance – Banks may lend more if receivables are insured.



YOU TRAVEL
ANYWHERE
WE CAN
SERVE YOU
THERE



WITH OVER
18 BRANCHES
IN PAN INDIA



Why Buy Insurance From Kataria Insurance

Expert Consultation : Our team of business risk consultants offers personalized advice tailored to your specific needs and preferences.

365 Claim Support : Our team of claim specialists is accessible every day of the year, ensuring smooth and efficient processing of your claims throughout the year.

Dedicated Relationship Manager : Upon engagement, you will be allocated a dedicated relationship manager, providing continuous support and guidance to protect your business against potential risks.

Competitive Quotes : Utilizing our extensive network of insurer partnership, we offer competitive quotes from top insurers, ensuring you receive the most favourable prices in the market while maintaining service quality.

Few of our Reputed Clients

Our Clients in Electrical Market

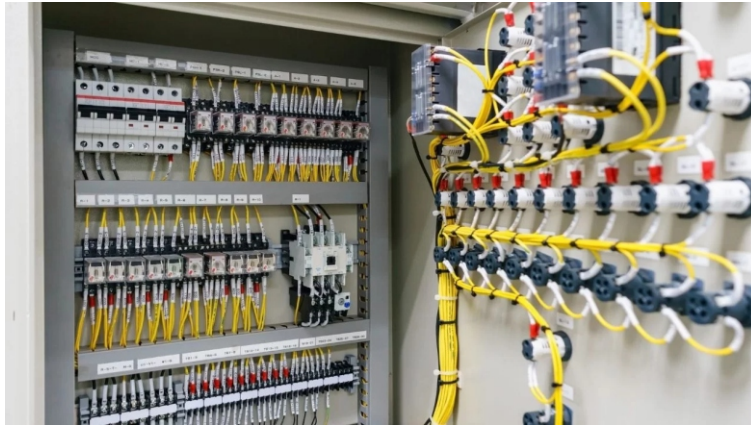
Ajit Power Solutions	Ken Plus
Multicab Corporation	Marc Computers
Sunlight Cable Industries	
Prabhat Wires	
Manibhadra Electrical Pvt Ltd	
New Tech Power Industries Pvt Ltd	
Price Cables LLP	
Mahavir Cables	
Ronak Switchgear & Automation Pvt Ltd	
JP Switchgear	
Sushil Electrical	
Aari Technology	
Classic Infomatic	
Chipcom Traders	
Durga Computers	
Dhruv Distributors Pvt Ltd	
Sauex Infomatic	
IT Square	
Jinshasan Info System	

Our Clients in Textile Market

Rapier machinery	Siyarams
Riddhi siddhi creation	Killer Jeans
M nareshkumar	Alok Industries
L d silk mill	
Killer jeans	
Avr fashion	
Mittal polyweave	
Century Fabrics	
Silkon Synthetic And Cotton Dyeing	
Shetrunjay Dyeing And Weaving Mills.	
Shankar Dyeing	
Paramount Dyeing	
Mukut Mani Textiles And Creations	
Mangalam Industries	
John & Brown	
Wocky Tocky (Uniform Work)	
Shiv Shakti Process RSWM	
Kanchan India	
Nitin Sppiners	

Safetymatters

Precautions to be Taken



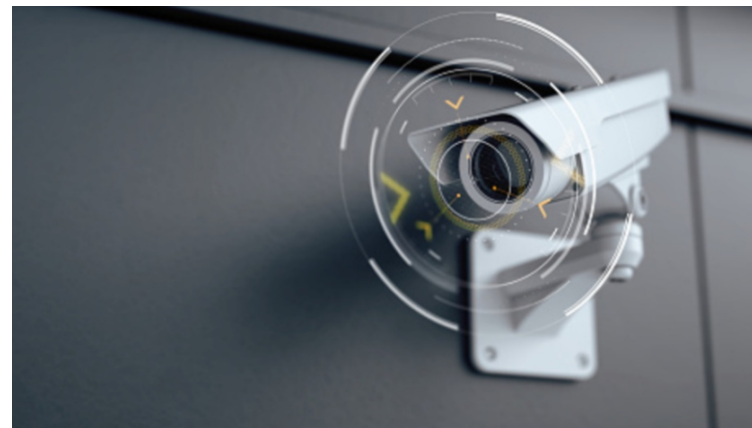
Proper Wiring And Cabling



Fire Fighting Equipments



Above Ground Level (2 Feet)



CCTV Cameras and Security

OUR SISTER CONCERN COMPANY



We started to focus only on Jewellery Insurance & Re-Branded Kataria Insurance as “Kataria Jewellery Insurance.”

It took us 5 years to organize the Jewellery sector in India and convinced insurance companies to cover risk without fear.

Today we are trusted by 14,000 + Jewellery clients across 300 cities in India.

Expanded out operations and serviced across India with 18 offices.

Upwards diversification with services like Jewelfina (EMI), Jewel Assure and M3 Services.

We have solved 2100+ claims across India.

COVERAGES:

Protect your shop with 'Jewellers Block Policy" from Government & Private Insurance Companies



ROBBERY (DAY & NIGHT)



TRANSIT RISK (ALL OVER INDIA)



GOLDSMITH



BURGLARY



LOGISTICS



SHOPLIFTING

APPRECIATED BY



ROYAL CHAINS

Mumbai

Mr. Manish Jain
receiving claim cheque

₹ 4 Crore
(3 Claims Settled)



DHANLAXMI JEWELLERS

Chennai

Mr. Vnod Jain
receiving claim cheque

₹3.45 Crore



UNION CHAINS

Zaveri Bazar

Mr. Rakesh Jain
receiving claim cheque

₹ 2.78 Crore



DAVANAM

Bangalore

Mr. Ramesh Bhai
receiving claim cheque

₹ 2 Crore



SHANKESH JEWELLERS

Mumbai

Mr. Manoj Bhai
receiving claim cheque

₹ 1.82 Crore



PMJ JEWELS

Hydrabad

Mr. Dinesh Bhai
receiving claim cheque

₹1 Crore

Happy Moments With Our Clients



Mr. Prithviraj Kothari, Mr. Praful Ranawat, Mr. Chetan Thadeshwar



Jewellery Youth Forum Team



Mr. Raman Solanki "Sangam Chains"



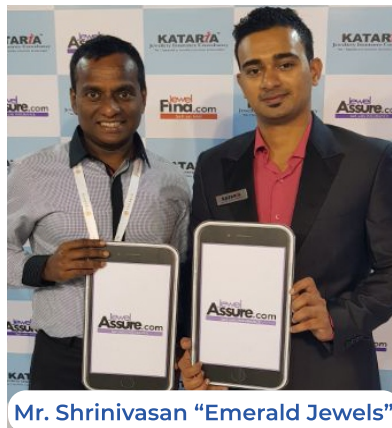
Office Inauguration



Mr. Chetan Thadeshwar "Shringar Magalsutra"



Mr. Kalyanraman "Kalyan Group"



Mr. Shrinivasan "Emerald Jewels"



Mr. Mahendra Bhai, Mr. Raman Bhai,
Mr. Nitinji Khandelwal, Mr. Mansukh Bhai



Mr. Mohit Kamboj "President of INBJA"

KATARIA[®]

Business Insurance

"Specialist since 1999"

Authorised Agency of Government & Private
Insurance Companies.

Kataria Insurance (Since 1999)

Earth Baug Tower, Premises No.201/202, 2nd Floor, 116-Shamaldas Gandhi Marg, Kalbadevi, Mumbai - 400 002.

☎ 022 - 6863 7000 (Extension: 1-30)

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www.katariabizinsurance.com