INSURANZHUB
Predict | Proact | Protect

Insuranz Hub

MULTI-BRAND INSURANCE SUPPORT

ONE STOP SOLUTION FOR EVERY PROTECTION



- WIDE RANGE OF PRODUCTS
- TRUSTED PARTNERS
- EXPERT GUIDANCE
- HASSLE-FREE SUPPORT
- CLAIMS SUPPORT

SUPPORTING LEADING INSURANCE PARTNERS

- HEALTH INSURANCE
- LIFE INSURANCE
- GRATUITY INSURANCE
- COMMERCIAL INSURANCE
- ENGINEERING INSURANCE
- LIABILITY INSURANCE
- SURETY BOND INSURANCE

PROTECTING WHAT MATTERS.

— TODAY. TOMORROW. ALWAYS. —

INSURANZ HUB

MULTI BRAND INSURANCE SUPPORT

Corporate • Retail • Claims Management



Insurance protection built around people, assets and business continuity

WIDE COVERAGE

Comprehensive solutions across multiple domains.

EXPERT TEAM

Experienced professionals you can trust.

TAILORED SOLUTIONS

Customized insurance to meet your unique needs.

CLAIMS SUPPORT

End-to-end claims assistance for peace of mind.

B2B — CORPORATE SOLUTIONS

Employee Benefits & Group Protection

Comprehensive employee welfare and group insurance solutions.

Property, Fire & Business Interruption

Protection for assets, property and business continuity.

Marine, Liability & Professional Risks

Coverage for marine operations, liability and professional exposures.

Cyber, Trade Credit & Specialty Covers

Advanced coverage for cyber risks, trade credit and specialty needs.

Construction & Surety Solutions

Insurance and surety solutions for construction and project success.

B2C — RETAIL PROTECTION

Health | Life | Motor | Travel | Home | Personal Cyber

B2B – Corporate Insurance Products

| Employee Benefits |

Group protection, employee welfare and employer-sponsored covers

GROUP HEALTH INSURANCE



- **Description:** Medical cover for employees under one policy.
- **Coverage:** Hospitalisation • Daycare • Maternity • Cashless
- **Exclusions:** Cosmetic • Alcoholic • Policy Exclusions
- **Claim Documents:** Claim form • Bills • Discharge Summary • ID Card

GROUP PERSONAL ACCIDENT



- **Description:** Financial protection for accidental injury or disability.
- **Coverage:** Accidental death/disability and covered ambulance expenses.
- **Exclusions:** Self-inflicted injury, illegal acts, policy exclusions.
- **Claim Documents:** FIR, medical reports, death/disability certificate.

GRATUITY



- **Description:** Employer-funded retirement benefit.
- **Coverage:** Lump-sum based on eligible salary and service period.
- **Exclusions:** Non meeting statutory rules or scheme rules.
- **Claim Documents:** Service records, salary details, service certificate.

WORKMEN COMPENSATION (WC)



- **Description:** Work-related injury/death compensation and statutory protection.
- **Coverage:** Coverage: Medical expenses, disability and death compensation.
- **Exclusions:** Non-work injuries, willful acts, non-compliance cases.
- **Claim Documents:** Claim form • Accident report • Medical certificate • Wage records.

GROUP TERM INSURANCE



- **Description:** Life cover for employees.
- **Coverage:** Death benefit for covered employees, subject to policy terms.
- **Exclusions:** Suicide (initial period), specific exclusions as per policy.
- **Claim Documents:** Claim form • Nominee details • EDICs • Policy/member details.

KEY MAN INSURANCE



- **Description:** Protects business from loss of key person.
- **Coverage:** Covers: policy benefit payable on death/disability of key person.
- **Exclusions:** Non-disclosure, intentional acts, applicable suicide provisions.
- **Claim Documents:** Claim form • Death certificate • Policy papers • Company ownership documents.

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B2B – Corporate Products | Company Benefits

Group protection, employee welfare and employer-sponsored covers

EMPLOYER EMPLOYEE INSURANCE



Description: Comprehensive health and wellness coverage for employees and their families, sponsored by the employer.

Coverage: Hospitalisation • Pre & Post hospitalization
Daycare • Maternity • Preventive health
Wellness benefits • Cashless treatment

Exclusions: Pre-existing diseases, cosmetic treatment, self-inflicted injuries and non-medical expenses.

Claim Documents Claim form • ID proof • Policy copy • Salary proof
Hospital bills and medical reports.

FIRE & BURGLARY INSURANCE



Description: Protects business property against fire, burglary and related risks.

Coverage: Fire, lightning, explosion, burglary, theft, riots and malicious damage.

Exclusions: War, nuclear risks, wear & tear, gradual deterioration and unauthorised/illegal activities.

Claim Documents Claim form, policy copy, stock records, bills, photos and repair estimates.

FIRE LOSS OF PROFIT



Description: Compensates for loss of business income and continuing expenses due to interruption caused by an insured fire.

Coverage: Loss of gross profit, continuing expenses, increased cost of working.

Exclusions: War, nuclear risks, market fluctuations, uninsured causes and delay in start-up.

Claim Documents Claim form, financial statements, balance records, expense records and stock statement.

INDUSTRIAL ALL RISK (IAR)



Description: Comprehensive protection for industrial assets, machinery and projects.

Coverage: Fire, machinery breakdown, natural disasters, theft and accidental damage.

Exclusions: War & tear, gradual deterioration, consequeential loss and nuclear risks.

Claim Documents Claim form, policy copy, purchase invoices, asset records and engineer's report.

B2B – Marine, Liability & Professional Risks

Protection for your business assets and professional responsibilities

MARINE / CARGO INSURANCE

Description: Covers loss or damage to goods in transit by sea, air or land.

Coverage: Theft, fire, accident, natural calamities.

Exclusions: Delay, inadequate packing, war risks (unless covered).

Claim Documents: Invoice, packing list, BL/AWB, survey report, photos.



DIRECTORS & OFFICERS LIABILITY

Description: Protects directors & officers from claims for wrongful acts.

Coverage: Legal defence costs, settlements & judgments.

Exclusions: Fraud, dishonesty, personal profit, known circumstances.

Claim Documents: Legal notice, pleadings, board/company records, policies.



ERRORS & OMISSIONS

Description: Covers claims due to mistakes, negligence or professional oversights.

Coverage: Legal defence costs, settlements & compensation.

Exclusions: Intentional acts, fraud, known circumstances, contractual liabilities.

Claim Documents: Claim form, contract, correspondence, professional records.



COMPREHENSIVE GENERAL LIABILITY

Description: Protects against third-party claims for injury or property damage.

Coverage: Bodily injury, property damage, advertising injury, legal costs.

Exclusions: Intentional acts, pollution, contractual liabilities, non-owned liability, professional services.

Claim Documents: Incident report, legal notice, contracts, policies, photographs.



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B2B – Specialty & Emerging Risks

Covering unique, evolving and high-impact risks for your business

CYBER RISK LIABILITY

Description: Covers loss due to cyber attacks, data breach or system failure.

Coverage: Data loss, business interruption, liability to third parties.

Exclusions: Prek known incidents, war/cyber war, intentional acts.

Claim Documents: IT policy, incident report, forensic report, system logs.



JEWELLERY BLOCK INSURANCE

Description: Covers loss or damage to jewellery stock and business premises.

Coverage: Theft, fire, accident, natural calamities (as per policy).

Exclusions: Unexplained shortage, mysterious disappearance, wear & tear.

Claim Documents: Stock register, valuation certificate, FIR, claim form.



PROFESSIONAL INDEMNITY

Description: Covers legal liability for professional errors, negligence or inadequate advice.

Coverage: Legal defence costs, settlements & compensation.

Exclusions: Fraud, deliberate acts, contractual liability beyond scope.

Claim Documents: Client contract, claim notice, professional records.



TITLE INSURANCE

Description: Covers financial loss due to defects in property title.

Coverage: Title defects, unknown liens, encumbrances (as per policy).

Exclusions: Known title issues, fraud, matters disclosed in records.

Claim Documents: Title report, property documents, legal opinion.



POLLUTION LIABILITY

Description: Covers clean-up costs and third-party claims due to pollution.

Coverage: Clean-up, legal defence, third-party bodily injury or property damage.

Exclusions: Gradual pollution, prior existing conditions.

Claim Documents: Incident report, environmental assessment, regulatory notices.



PUBLIC OFFER LIABILITY INSURANCE

Description: Covers liability for misstatements in public documents (DRHP/FI).

Coverage: Legal defence costs, settlements & eligible claims.

Exclusions: Fraud, deliberate misstatement, known issues.

Claim Documents: Prospectus, due diligence reports, underwriting documents.



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B2B – Trade Credit, Surety, IP & Construction

Financial guarantees, receivables protection and project/equipment risks

TRADE CREDIT INSURANCE

- **Description:** Protects business from non-payment by buyers.
- **Coverage:** Insolvency, extended default and approved commercial/political risks.
- **Key exclusions:** Disputed invoices, pre-existing overdue debt, unauthorized buyer & policy breaches.
- **Claim Documents:** Invoices, buyer ledger, credit notes, collection records.



PUBLIC OFFERINGS OF SECURITIES INSURANCE (POSI)

- **Description:** POI securities offering liability protection.
- **Coverage:** Defence costs, settlements and claims in offering-related suits.
- **Key exclusions:** Fraud, intentional misrepresentation, prior known matters and policy exclusions.
- **Claim Documents:** Offering documents, prospectus, legal notices, correspondence.



INTELLECTUAL PROPERTY INSURANCE

- **Description:** Protection for owned IP infringement claims.
- **Coverage:** Patent, trademark and copyright disputes, defence & settlement costs.
- **Key exclusions:** Intentional infringement, known disputes, morality & policy exclusions.
- **Claim Documents:** IP registration, legal notices, contracts, correspondence.



SURETY BOND INSURANCE

- **Description:** Insurance-backed alternative to certain bank guarantees.
- **Coverage:** Performance/payment obligations under an approved bond.
- **Key exclusions:** Contract breaches outside bond terms, fraud, misrepresentation and deliberate violations.
- **Claim Documents:** Contract, bond wording, beneficiary demand, project records.



CONTRACTOR'S PLANT & MACHINERY (CPM)

- **Description:** Protects construction equipment and machinery.
- **Coverage:** Accidental damage, theft and on-site risks during construction.
- **Key exclusions:** Wear & tear, mecar, mechanical/ electrical breakdown, gradual deterioration.
- **Claim Documents:** Equipment register, invoices, photos, repair estimates.



CONTRACTOR'S ALL RISK (CAR)

- **Description:** Project-wide construction risk cover.
- **Coverage:** Contract works, materials, temporary works and third-party liability as selected.
- **Key exclusions:** Defective design/workmanship, except Wear & Tear, War & Radioactive contamination.
- **Claim Documents:** Contract, BOQ, project schedule, site report, invoices.



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B2C – Retail Products – Health & Life

Financial protection for medical needs, critical illness and family security

HEALTH INSURANCE

Description: Medical cover for hospitalisation bills.

Coverage: Hospitalisation, daycare and pre/post hospitalization as per policy.

Key exclusions: Waiting periods, pre-existing conditions as applicable, non-medical items and excluded treatments.

Claim Documents: Claims, discharge summary, prescriptions, ID/KYC, medical reports.



TOP-UP INSURANCE

Description: Additional health cover above a specified deductible.

Coverage: Eligible hospitalisation expenses above the deductible.

Key exclusions: Expenses below deductible, waiting periods and policy exclusions.

Claim Documents: Base settlement papers, hospital bills, discharge summary.



CRITICAL ILLNESS INSURANCE

Description: Lump-sum benefit on diagnosis of listed critical illnesses.

Coverage: Cancer, heart attack, stroke and other listed illnesses as per policy definitions.

Key exclusions: Non-listed illnesses, survival period requirements and pre-existing/other policy exclusions.

Claim Documents: Medical reports, diagnosis, test reports, policy documents.



PERSONAL ACCIDENT INSURANCE

Description: Accident protection for individuals and families.

Coverage: Accidental death, permanent/temporary disability and selected accident expenses.

Key exclusions: Self-harm, intoxication/illegal acts and policy-specific exclusions.

Claim Documents: Medical reports, FIR, disability certificate, death certificate.



TERM INSURANCE

Description: Pure life insurance for family financial protection.

Coverage: Death benefit to nominee during policy term, subject to terms.

Key exclusions: Suicide due to known reasons, misstatements/nondisclosure and policy exclusions.

Claim Documents: Death certificate, nominee KYC, policy documents, medical records (if requested).



B2C – RETAIL PRODUCTS

HEALTH INSURANCE Medical cover for individuals & families	**TOP-UP INSURANCE** Additional health cover above deductible	**CRITICAL ILLNESS INSURANCE** Lump-sum benefit on diagnosis of listed illnesses	**PERSONAL ACCIDENT INSURANCE** Financial protection for accidents and disabilities	**TERM INSURANCE** Pure life cover for family financial security
FIRE & BURGLARY INSURANCE Protection for property and assets	**INDUSTRIAL ALL RISK (IAR)** Cover for plants and machinery	**TWO WHEELER INSURANCE** Comprehensive cover for two wheelers	**CAR INSURANCE** Comprehensive cover for cars and SUVs	**TRAVEL INSURANCE** Travel protection for domestic and international trips
SENIOR CITIZEN Health cover for senior citizens	**CRITICAL ILLNESS (FAMILY FLOATER)** Financial support for diagnosis of critical illness	**HOME INSURANCE** Protect your home and belongings	**EMPLOYEES' GROUP INSURANCE** Security for your team's health and peace of mind	

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B2C – Retail Products – Wealth, Motor, Travel & Home

Everyday protection for mobile, travel, digital life and property

PENSION PLANS

Description: Retirement-focused income and savings solution.

Coverage: Retirement income and annuity benefits according to plan.

Key exclusions: Early exit/surrender charges, market/plan conditions and policy exclusions.

Claim Documents: Policy documents, KYC, bank details, claim form.



ULIP

Description: Life insurance combined with market-linked investment.

Coverage: Life cover plus investment tied value.

Key exclusions: Market losses, charges, fund-performance risk and policy-specific conditions.

Claim Documents: Policy documents, KYC, bank details, nominee proof.



CYBER COVER – PERSONAL

Description: Personal protection against cybercrimes and digital frauds.

Coverage: Online financial fraud, identity theft and other covered cyber losses.

Key exclusions: Intentional acts, unauthorized conduct outside cover and policy exclusions.

Claim Documents: Bank statements/ cybercrime/police report when required, screenshots/logs.



TWO-WHEELER INSURANCE

Description: Motor insurance for bikes/scooters.

Coverage: Own-damage and third-party liability, with selected add-ons.

Key exclusions: Drunk driving, invalid license, racing/over-speed, policy and other exclusions.

Claim Documents: RC, driving license, policy, FIR/photos where applicable.



CAR INSURANCE

Description: Motor insurance for private/commercial cars as selected.

Coverage: Own-damage and third-party liability, cashless repair at network garages.

Key exclusions: Drunk driving, invalid license, consumables wear and policy exclusions.

Claim Documents: RC, driving license, policy, estimate, FIR where required.



OVERSEAS TRAVEL INSURANCE

Description: Emergency protection during international travel.

Coverage: Medical emergencies, baggage loss/delay and selected travel disruptions.

Key exclusions: Pre-existing conditions unless covered, adventure activities outside list, war and policy exclusions.

Claim Documents: Passport, tickets, medical bills, baggage reports, policy.



DWELLING / HOME INSURANCE

Description: Protection for home building and/or contents.

Coverage: Fire, theft, natural perils and selected household risks.

Key exclusions: Wear & tear, gradual deterioration, intentional damage and excluded perils.

Claim Documents: Ownership/occupancy proof, inventory, FIR/photos, repair estimates.



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RAPID RESPONSE

End-to-end assistance from first intimation through settlement and closure

1 Claim Intimation

Notify insurer/TPA promptly and record claim/reference number.

2 Documentation

Collect policy, forms, bills, reports, FIR and supporting records.

3 Assessment

Review coverage, liability, quantum and required clarifications.

4 Followup

Resolve queries, monitor payment and complete claim process.

5 Final Settlement

Track approval, deductions, repair/reimbursement or payment process.



Claims support – documentation, assessment, followup, settlement & checklist

DOCUMENT CHECKLIST

- Policy copy / schedule
- Claim form & ID/KYC
- Bills, invoices & estimates
- Medical / FIR / incident reports
- Bank details & supporting correspondence

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WHAT OUR CUSTOMERS SAY

★ ★ ★ ★ ★

Real Experiences. Trusted Support.



Rameshwaran Jb

★★★★★

Had a good experience with KATHI consult during my claim process. Special thanks to the Insurance agent. Their advice guidance throughout was professional, responsive, and supportive. Made the entire process smooth and hassle free.

Samual Raj

★★★★★

We really feel that the policy Portfolio I hold in Insuranz Hub is the best choice possible. I would definitely recommend them for your insurance needs. They will support you throughout the tenure and even after your insurance is closed, they'll support you if you have any claims.

Vijish Glavind

★★★★★

Amazing experience with Insuranzhub and their team members. Good and strong which helped me a lot in finalizing my funds and also explaining more about my insurance and tot more benefits in future. Many thanks to the team



Saketh Sampathkumar Pednala

★★★★★

Insuranzhub is very helpful and honest in my insurance. In claim it's very fast and cash less near the national companies. I will recommended Insuranzhub strongly. Be worthy recommended to your family and friends



Arun Janardhan

★★★★★

Its been a great pleasure working with Mr. Raja. He has been great in providing best solutions for my insurance. I have combined my insurance and health insurance for me. He also provided best plans at lower premiums compared to any other advisor. I'm happy to rely on him for all our cases and claims.
I recommend Mr Raja and Insuranz hub for all your insurance needs.

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REVIEW US ON Google

RATED 4.9

★★★★★

176 REVIEWS

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Protect Today. Secure Tomorrow.

Multi Brand Insurance Support | Tailored Guidance | Claims Support

Smart solutions.
Better protection.

From choosing the right cover to managing claims, we help simplify your insurance journey.

GET IN TOUCH

We are here to help you choose, protect and claim with confidence.

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