

TELOS RISK MANAGEMENT AND INSURANCE BROKING SERVICES PVT LTD
IRDA Direct Insurance Brokers: DB/107
Company Profile



- Risk Evaluation and Transfer
- Liability Exposure Study
- Claims Management
- Lenders Consultancy
- Project Consultancy
- Portfolio



Introduction

Telos Risk Management and Insurance Broking Services (P) Ltd., (Telos) is a company managed by professional managers comprising former employees of Tata AIG Risk Management Services Ltd (Formerly known as Tata Risk Management Services – Division of Tata Sons Ltd).




Telos was incorporated in the year 2002 and continued to provide Insurance Broking (Direct) and Insurance Consultancy Services.

Telos has Registered Office at Mumbai and Branches at Bangalore & Hyderabad. Our team comprises professionals from the fields of Insurance, Reinsurance, Legal and Technical; having 5 to 25 years experience in relevant fields.

Telos is an IRDA registered broker having a Direct Broking Code DB/107. Broker Producer Code is available with all the General Insurance Companies having their operations in India.

We advise clients on a wide range of insurance covers (including tailor-made) based on client specific requirements. Telos has hands on experience/expertise in developing new insurance products to meet the unique requirements of corporate clients.

To name a few types of insurance covers:

Insurance Type & Description	
	<p>Fire Insurance</p> <p>Covers all real and personal property and is one of the most common types of insurance available in the industry.</p> <p>Variants include Mega Insurance for large corporate; Home Insurance for Households, Office Umbrella Policy for Offices etc.</p>
	<p>Burglary Insurance</p> <p>Covers all real and personal property. High value items which are small can be prone to burglary and theft. Availing this insurance can help protect one's assets in case of the burglary / theft.</p>
	<p>Mediclaim Insurance</p> <p>One of the most sought insurance policies in India today. This insurance covers sickness as well as medical treatment required following accident. It is difficult for the common man to make ends meet with the present inflation level. In such circumstances, with increasing cost of treatment, medical treatment without a policy can cause serious financial dent on the savings. More and more</p>

corporate are now providing health insurance to their employees as well as retired employees through tailor made schemes as a part of employee welfare measure.



Overseas Mediclaim (Travel) Insurance

This policy is mainly intended to provide temporary medical treatment following sudden sickness/accidents during overseas travel. The cover ceases on return to original country of permanent stay or on expiry of policy period whichever is earlier.



Personal Accident Insurance

This insurance cover is available to financially support the person/legal heirs following accidental incapacitation or death. This insurance generally does not cover medical expenses unless an extension is availed. Even if medical extension is availed, the limit provided is small. This insurance is many times used as alternative insurance to Workmen Compensation Insurance as required by Workmen Compensation Insurance Act, 1923 and subsequent amendments thereto.



Marine Insurance

One of the early forms of insurance available to society. Air, Road, Sea, Rail, etc. are the usual modes of material movement involved in trade. The associated risks including high sea risks such a pirating, sinking of vessel, fraud by the crew etc; can be covered with the help of marine insurance.



Motor Insurance

Motor insurance for third party liability is mandatory as per the Motor Insurance Act. Driving a vehicle without the required insurance cover is an offence. However, it is optional to insure damage to own vehicle. One has the choice of insuring passengers (fare paying or otherwise) on unnamed basis.

Project Insurance

Infrastructure development is playing a major role in growth of our economy (such as road, power, port, telecommunication, etc.).



Participation of various parties in the project often requires expert advice on availing the right type of insurance for covering various risk exposures (contractual or otherwise) and the interest of all the associated parties under one policy. Separate policy for each associate may leave a few risks gaps and increase premium cost.

Depending upon the size of the project, type of project, risks associated with the project, location of the project, etc. tailor made erection all risks policies can be developed keeping in mind various risks exposures (identified through Risk Gap Analysis).

Liability Insurance

Common law and third party claims are on the rise in India and abroad. Development in liability law and related insurance is governed by legal, social and technological change.



Telos has hands on experience in dealing with and improvising the corporate liability policies on international lines for their corporate clients with international operations, such as: Directors and Officers Liability, Employer's liability, Errors & Omissions, Crime Policy, Product Liability, Commercial General Liability, etc.

Aviation Insurance

Aviation insurance is guided by international market experience. Incidents anywhere in the world shall affect aviation insurance. Peculiarity of International Aviation risk is "low frequency with high exposure". Generally aviation premium and other terms are guided by international market and Indian market retention of aviation risk is small.



Business Interruption Insurance

Let us not forget that when property is damaged, the revenue generating capacity is hampered. Many a times the revenue loss is more than the property damaged. Hence business interruption insurance is an important type of insurance. This insurance is available as extension to property damage insurance along with



add-on covers to meet the specific requirements.

Professional Indemnity (Errors & Omissions) Insurance

Professional Indemnity Insurance (Errors & Omissions Insurance) protects professionals such as corporate rendering skilled services and dealing with technological software products, medical practitioners, architects, accountants, etc. against claims brought about due to professional negligence, error or omission; thereby safeguarding financial and professional interest.



Let us not forget that today for most of the legal claims, the jurisdiction can be anywhere in the world, i.e. the aggrieved party can make a claim from any place in the world as per his choice, although claim has occurred in India. This underlines the necessity of having liability policy with global approach. Tailor-made policy dealing with unique corporate requirements is recommended.

Machinery Breakdown Insurance

Covers loss arising out of all kinds of accidental, electrical and mechanical breakdowns due to internal and external causes that would otherwise require substantial financial investment. It is granted during the time the machinery is in operation or rest or in the process of dismantling, overhauls or during subsequent re-erection at the same premise.



Network Policy for Communication Industry

This policy provides seamless cover for physical damage of the property insured/ loss of property insured/ loss of revenue following physical damage/ loss during erection/installation/maintenance/operation and third party claim arising out of business activities.



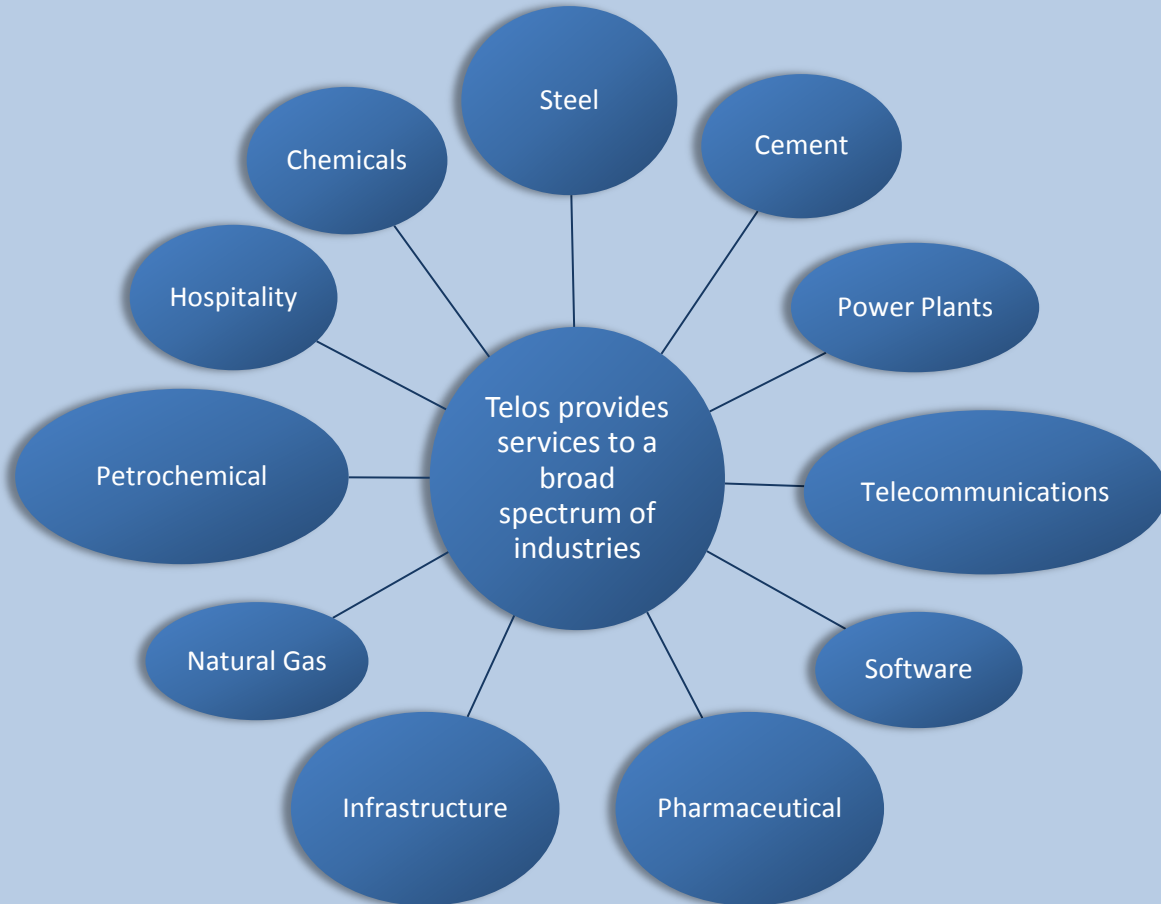
Claims Management

Litmus test of any policy is the claim. Interpretation of policy wordings and application of the same to the claim requires in-depth knowledge of the policy, understanding of the nature of the claim, cause of the claim and ascertaining the admissibility of claim. Telos personnel have expertise/experience in handling

complex corporate claims/other claims over 25 years.

Clientele

Telos has the privilege of providing services to a wide spectrum of industries (manufacturing/trade/service) as given below. For more details you can refer our website, www.telosrisk.com



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