

# It's Time To Read The Fine Print



**MIALTUS INSURANCE**  
BROKING PVT. LTD.



[www.mialtus.in](http://www.mialtus.in)



**MIALTUS INSURANCE**  
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## **MIALTUS INSURANCE BROKING PVT. LTD.**

The market is flooded with Insurance Policies for almost every available Product and Service. In each segment of Insurance there are probably a dozen companies vying for your attention. You select the one whose marketing skills have floored you and before you know it, you are signing on the dotted line.



### **WAIT A MINUTE! Have you read the long list in fine print?**

Most of us do not have the patience or the inclination to go through it and we will most probably land up with a policy that is not the best for our specific need.

That's where we come in!

### **Mialtus Insurance Broking Pvt. Ltd.**

Mialtus insurance is a professional services Firm, head office in Mumbai with business in Insurance Broking and Risk Management Consulting. Apart from our Head office in Mumbai we have a presence in 48 cities across India. We work under three vertical model – Corporate, Retail and Agency. We have a core set of values and this approach forms an essential part of what we call the "Mialtus Way". We pride ourselves on referring to level of services that goes beyond what is written into your contract and believe in building relationships which last longer than business.

### **Our Mission**

At Mialtus we are aiming to create a socially relevant and environmentally accountable business through transparent, honest and committed teams and partners.

A person in a dark suit and white shirt is shown from the chest up, pointing their right index finger towards a glowing white arrow. The arrow starts from the bottom left and curves upwards to the right, ending at the tip of the person's finger. The background is a dark blue gradient with a bar chart consisting of several vertical bars of varying heights. The overall lighting is dim, with the glowing arrow and the person's hand providing the main light source.

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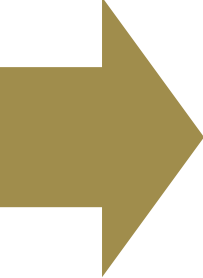
## Our Vision

Our 3i vision is to be a global leader and inspire people to interpret and imbibe insurance. With an intent to be identified as a transparent, loyal and a valuable partner which becomes a household name, we have aggressively and ambitiously embarked on this journey.

## Our Values

- **Be Kind** : Be empathic and friendly, you are somebody's customer too.
- **Health First** : Health is paramount. For all our stakeholders. Insurance will only safe guard you against illness.
- **Work Smart** : Aim to cultivate relationships that will last longer than organisations.
- **Think Team** : Communication is our most powerful tool, Team work is in our DNA and trust is a foregone conclusion.
- **Be Positive** : Positivity is appreciated while contributing to the environment- both in office and outside.

## Work Force



We work with our clients to understand their individual and/or business risks, and discuss how to use insurance to protect their assets and businesses. We offer expert advice on the management and reduction of risk, and on the range of insurance products that are available. Since our inception, we have grown more than 100% every year. This has been possible because the faith, trust, relationship & services we have created with our esteemed clients and we have not only reduced their insurance expenses but also added value in terms of enhancing coverage and claims servicing. Our in-depth knowledge of risk and the insurance market helps to identify and arrange suitable and seamless insurance cover - both for businesses and individuals. It also allows us to negotiate the best deals for our client's needs. The same skills and networks are also used to help our clients to resolve claims whenever they arise. We pride ourselves on referring to a level of service that goes beyond what is written into your contract and believe in building relationships, which encompass relationships longer than business interactions.

## Our Journey

At Mialtus we believe, don't settle, always ask for better version of yourself. We are best because

- One of the fastest growing Insurance Brokers.
- Employee Strength of 200+ and growing.
- Experienced Insurance Professionals with an average experience of more than a decade.
- Employees with experience of handling clients having 1 lakh + employees and more.
- 17,000+ clients and still growing.
- Total Premium served – More than 200 cores.



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## Life & Health

- Individual Health Plans
- Group Health Plans
- Term Insurance
- Saving Plans
- Child Plans
- Group Gratuity



## Oil & Gas

- Auto General Liability
- Storage Tank Liability
- Pollution Liability



## Films

- Accident Insurance
- Animal Mortality
- Annual Packages for Independent Production Companies
- Blanket Insurance Program (Television)
- Cast Insurance
- Extra Expenses Insurance
- Faulty Coverage
- Fidelity Guarantee



## Professionals

- Directors and Office Liability
- Public Offering of Securities
- Employment Practice Liability
- Employee Health Insurance
- Doctors Package Insurance
- Errors & Omission - Professional Indemnity
- Stock Brokers Indemnity Policy
- Art Insurance



## Marine & Logistics

- Hull Insurance
- Cargo Insurance
- Marine Liability Insurance



## Sports & Events

- Sports Accident Insurance
- Sport Liability Insurance
- Contingent Medical Insurance
- Adventure Sport
- Sports Events
- Corporate Events & Conferences
- Event & Cancellation Insurance
- Wedding Insurance
- Athlete Insurance



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### Aviation

- Hull All Risk
- Hull Deductible
- War Risk
- War Excess Liability
- Spare All Risk
- Hull Spares Liability
- Flight Coupon Liability
- Air side Liability
- Loss of License



### Miscellaneous

- All Risk Insurance
- Fidelity Guarantee Insurance
- Money Insurance
- Kidnap & Ransom Insurance
- Workers Compensation Insurance



### Cyber

- Loss or Damage to Electronic Data
- Loss of Income or Extra Expenses
- Cyber Extortion Losses
- Notification Costs
- Damage to Your Reputation
- Network Security Liability
- Network Privacy Liability
- Electronic Media Liability
- Errors and Omission Liability



### Trade & Credit Risk Insurance

- Fire
- Fire Loss of Profit
- Burglary Insurance
- Industrial All Risk



### Liability

- Directors and Officers Liability
- Employment Practice Liability
- Professional Indemnity
- Cyber Liability
- Commercial General Liability
- Pollution Legal Liability
- Public and Products Liability



### Financial

- Stock Brokers Indemnity Insurance
- Trade Credit Insurance
- Public Offerings of Securities
- Merger & Acquisitions Insurance

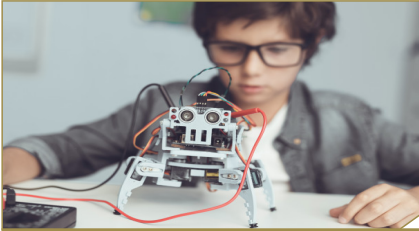




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## Engineering

- Machinery Break Down
- Contractor All Risk
- Boiler and Pressure Vessel
- Electronic Equipment
- Environment Impairment Liability
- Erection All Risk Policy
- Latent Defects Policy
- Performance Guarantee Policy
- Delay in Start-Up policy



## Motor

- Private Four Wheeler
- Commercial Vehicles
- Two-Wheeler Vehicle
- Three-Wheeler Vehicle

## Why Mialtus Insurance Broking Pvt. Ltd.

### Save Money

**Mialtus** always aim to find their clients the very best price for their insurance, and are able to compare the entire market to find the cheapest options.

### Choice

**Mialtus** have access to a wide selection of some of the best insurers in the country. Once they properly assess your individual and corporate insurance needs they do the shopping for you, to find you the right coverage at a competitive price.

### Advice

**Mialtus Insurance Broking Pvt. Ltd** is licensed professionals. They bring their experience and judgment to their role as your personal insurance advisor. Most important, they are free to make impartial recommendations.

### Trust

**Mialtus** work to a principle of utmost good faith. We put your interests first, before those of the insurance companies they deal with.

### Advocacy

If you have to make a claim, **Mialtus** is there to ensure that you receive fair and prompt payment, to get you back to normal. In the event of a dispute, they will act as your advocate with the insurance company.

### Knowledge

**Mialtus** team has a wealth of knowledge on all aspects of insurance and other preparedness. They are experts at risk assessment and how to properly protect you and your family's interests with respect to Auto, Home and Business coverage.

### Long-term relationships

**Mialtus** work with their clients on a long term basis. This means that they'll get to know you properly and will understand your every need to find the best policies. They'll know your background and history, and you won't be passed from one person to the next like you often are when dealing directly with insurers.





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## Risk Analysis Process

### Property Risk Assessment

Under this service Mialtus helps to provide review of risk control practices available at site. We provide our customers and partners practical guidance to address and minimize workplace risk.

### Electrical Audit

Under this service Mialtus helps in verification of statutory compliance with respect to Central Electricity Authority/Indian Electricity Rules. Also to analyze electrical hazards (shock, fire, explosion, overloading), review of lightning protection system, static electricity hazards, type of electrical fittings work permits, interlocks, lockout tags etc.

### Business Interruption Risk Assessment

Under this service Mialtus helps in developing risk mitigation measures that will reduce the risk of lost production based on identified exposure to your organization. This service will help you to reinstate your business after an incident in minimum time span.

### Thermography Audit

Under this service Mialtus helps to provide Infrared (IR) thermography which is a nondestructive inspection technique that can pinpoint concerns in industrial electrical and mechanical system. A professionally administered IR program can identify impending failures in electrical equipment; production machinery; and utility supplies and prevent business interruptions.

### Work Place Safety

Workplace safety is an important part of any work environment. This can be a construction site, production unit or a small office with very little moment. The important point to remember is that accidents can happen anywhere. With good training, safety practices and the necessary equipment, such accidents can be avoided or mitigated. Mialtus helps in mitigating risk and eventuality of accidents at workplace of its clients.



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## Value Added Services Cargo loading/Unloading/Discharge Supervision

### 1. Cargo Loading / Unloading, Discharge Supervision:-

Your loading / unloading and discharging supervision benefits include:

- Securing proper loading / unloading and discharging procedures.
- Ascertaining proper lashing and securing of the cargo. Reduction of damage or loss of goods during shipment.

Mialtus shall coordinate with various stake holders both at the port of discharge of cargo and warehouse of its clients and supervise the discharge of cargo so that the contents of the shipment reach the warehouse safely & intact. This also ensures that the goods are not damaged while they arrived at the port of discharge, also intimate the insurance company of any damage which the consignment might have had during the course of shipment so that the loss during transit is reported timely to the insurance company.

### 2. Tail End Journey Surveys :-

Mialtus coordinates with different departments of its clients as well as the insurance companies and conducts surveys during the tail end journey of the cargo, that is during the transportation of goods from port of discharge to the final warehouse or place of storage at the destination of the client's premises.

## Value Added Services

### 3. MIS - Loss Data Analytics For Causative Features & Remedies Proposed :-

Under this Valued Added Service-VAS-We analyze the claims data of the client for the previous years and zero down on the major cause for loss under the policies and suggest remedial and corrective actions to improve the Loss history of the client thereby reducing the premium while negotiating the same with the Insurer.

#### WELLNESS PROGRAMS

Sr. No.	Activities	Description
1	Biometric Check Up (Head Office)	Onsite basic health screening (BP, Height, Weight, BMI, RBS, Consultation etc.)
2	Eye Check up	Basic Eye Check up
3	Dental Check up	Overall Dental Check up
4	Hair & Scalp Check up	Addressing Hair & Scalp issues
5	Diet & Nutrition Consultation	Consultation to ensure proper diet
6	Yoga Session	

#### TALKS HEALTH

❖ Ergonomics
❖ Preventive Cardiology
❖ Diabetes Management
❖ First Aid
❖ Breast/Cervical Cancer
❖ Diet & Nutrition
❖ Smoking Hazards
❖ Spine Care
❖ Lifestyle Modification
❖ Stress Management

## Value Added Services (Claims Handling & Management)

### 4. Claims Consulting & Adjudication –

Mialtus coordinates amongst different departments of our clients from claim intimation, surveyor deployment, document review, submission, claim negotiation & processing, claim payment with the insurance company & claim arbitration if required. Recommending Agreed Panel Of Surveyors PAN India & Globe. Also Supporting Escalation Matrix with Dedicated 24x7 Help-line Via Email Centralized Claim Operations at the Head Office Mumbai with Call Center Support Zone Capacity to Handle Large Accounts and Corporate Customers loyalty.



## Core Services Delivered

- **Risk Assessment**

- Assessment, Identification, Review of Risk, Management
- Design and Implement Risk management Program

- **Pricing & Placement**

- Pre placement Price Negotiation with Insurer
- Post Placement allocation of resources for smooth operation flow

- **Claims Management**

- Claims Handling and Management
- Claims Advocacy
- Claims Consultancy

- **Risk Analytics & VAS**

- Loss analytics with causative features and remedies
- Thermal & electric audit, Workmen safety audit, Health camps, Health Talks, Route Survey, Cargo Supervision / Loading - Unloading Services, Packaging review

- **Pre Placement Services Offered**

**We are aiming to assist our clients:**

- 1 To identify areas where problems could occur in the future.
- 2 To take an independent look at your insurance portfolio.
- 3 To refresh the established routine of risk management and insurance practices.
- 4 To determine and suggest the most cost-effective solutions to minimize the operational hazards.
- 5 To test the security and reliability of current insurance providers.
- 6 GAP analysis in the existing cover and betterment of arrangement in terms of cover and adequacy of sum insured.
- 7 Invite competitive quote from multiple Insurance Companies & scrutinize the quotation received and sharing the same with the clients by preparing a coverage wise comparison
- 8 Explaining USP of each quote received from Multiple Insurers



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- **Placement Strategy**

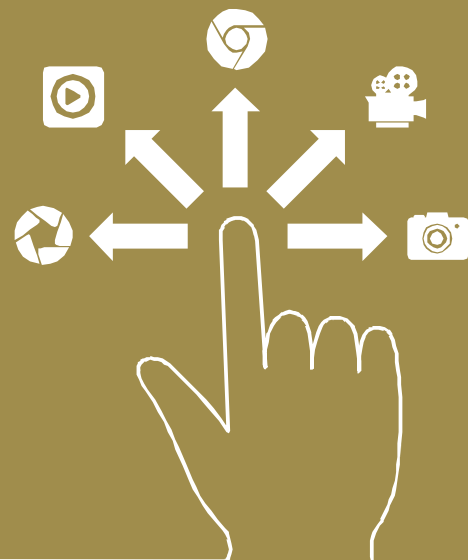
- Comparative analysis of product specifications with respect to pricing.
- Agreement on coverage, terms, conditions, warranties, addon's covers, exclusions etc.
- Final price negotiation.
- Written acknowledgement.
- Premium payment.
- Issuance of premium receipt / risk held letter / policy issuance.

- **Post Placement Services**

- Proof reading & scrutiny of the policy once issued Tri-party service level agreement (SLA) between Client.
- Mialtus & Insurer and ensuring minimum TAT's on each aspect Claims assistance & MIS management & updates to Client Dedicated resources for account handling.

- **Mialtus Portal**

We are the only brokers in India with Real time application support for claims and policy details, Addition / Deletion of family member can be done through Mialtus online Portal Real time uploads of claim documents and claim status available to all employees of our clients through our online portal.



## Overview About Our Team



**VIRENDRA GHUGE - (CEO)**  
**Chief Executive Officer**

A passionate, go-getter, and result-oriented management professional with 19 years of experience in General Insurance, Insure-tech, Metals & Mining & Industrial Engineering with demonstrated success in building and managing proprietary & partnership channels, key partner relations & sales-strategy with a strong focus on innovation & embracing technology to improve business, processes, revenue and effectively managing P&L. He has previously handled several National level assignments in Bancassurance, OEMs and Strategic Alliances leading large & complex teams.



**ALLWYN AIL -**  
**Assistant Vice President - Retail**

An energetic professional in General and Life Insurance, with 19 years of experience in handling Retail, Bank Assurance, Direct marketing, Distribution, Channel management, Product launches and Brand promotions. He is an ardent achiever with MBA - Specialization in Risk & Insurance .Allwyn comes with expertise in strategic planning, market plan execution and key account management, with skills in forecasting, market analysis, staffing and targeted marketing.



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**SHRUTI TRIPATHI -  
Head - Claim, Client Servicing & Audit**

She leads the Client servicing practice at Mialtus Insurance Broking. She has an intensive knowledge of the claim environment both in the International (Canada) & domestic markets. Her accuracy & efficiency in managing the policy servicing & claims ensures exceptional customer experience. Moreover, her excellent communication skills and ability to articulate and present everything with clarity provides a niche customer experience on post policy placement life cycle & delivering delight.



**SHILPA MENON -  
Business Head OEM**

Dynamic leader in the sales and marketing sector, specifically for the automobile, OEM, and insurance industries, Her strength lies in her capacity to forge fruitful commercial alliances while steadily increasing sales and market share. State Head for OEM, working with top management to develop a strategic vision, fostering transformation, and supporting significant OEM partnerships throughout Maharashtra.

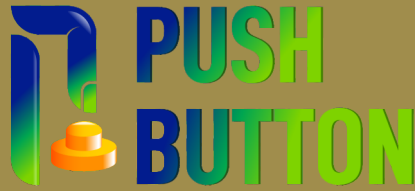


**KAUSTUBH DHURI -  
Vice President - Placement & Underwriting**

A dynamic General Insurance professional, a Production Engineering Graduate, and fellowship Diploma from Insurance Institute of India, with 18 years of rich experience in underwriting, claims, and risk management, his core strength is in structuring the right programme and policies for the client as he has complete knowledge of the product and company he represents. He has also headed Tender Business cell, Large Risks and Engineering Business cell as well in his previous assignments. Apart from placement and underwriting, his core strengths include innovation, product development, embracing technology, corporate insurance portfolio management, and team management.

We provide services like Risk Assessment, Analysis, Claim settlement & affinity, offering distinctive choices to our clients through a combination of technical excellence and global reach. As an Insurance Broker, we are able to operate with complete autonomy and flexibility. We have the requisite scale to provide solutions to the complex demand of leading domestic and global companies. We deliver world class services whilst recognizing that the needs of each of our clients are unique.





*Premium Vasool Insurance!*

**We are proud to announce our Online Insurance Portal [www.Pushbutton.in](http://www.Pushbutton.in)**

PushButton – Premium Vasool Insurance Pushbutton has been designed as a platform to make it easy for you to get the best deals for various Insurance policy buying in the market. With Pushbutton, you can compare prices from different insurers, assess the coverage levels and benefits of each policy, and choose the one that best suits your needs. You can also buy policies directly from the website, without having to go through cumbersome task of asking for offline quotation and comparing it yourself. We believe that everyone deserves access to quality and affordable insurance. As such we strive to offer a wide range of insurance coverages for individuals, families, businesses etc. We also have a unique & first in the industry - feature of video call assistance which will help you talk to our experts immediately and decide prudently.

We provide 100% accurate information about insurance plans, carry risk assessment & risk management and prevent policy lapses. Thus our online portal is under constant monitoring and updated with the latest information and regulations.

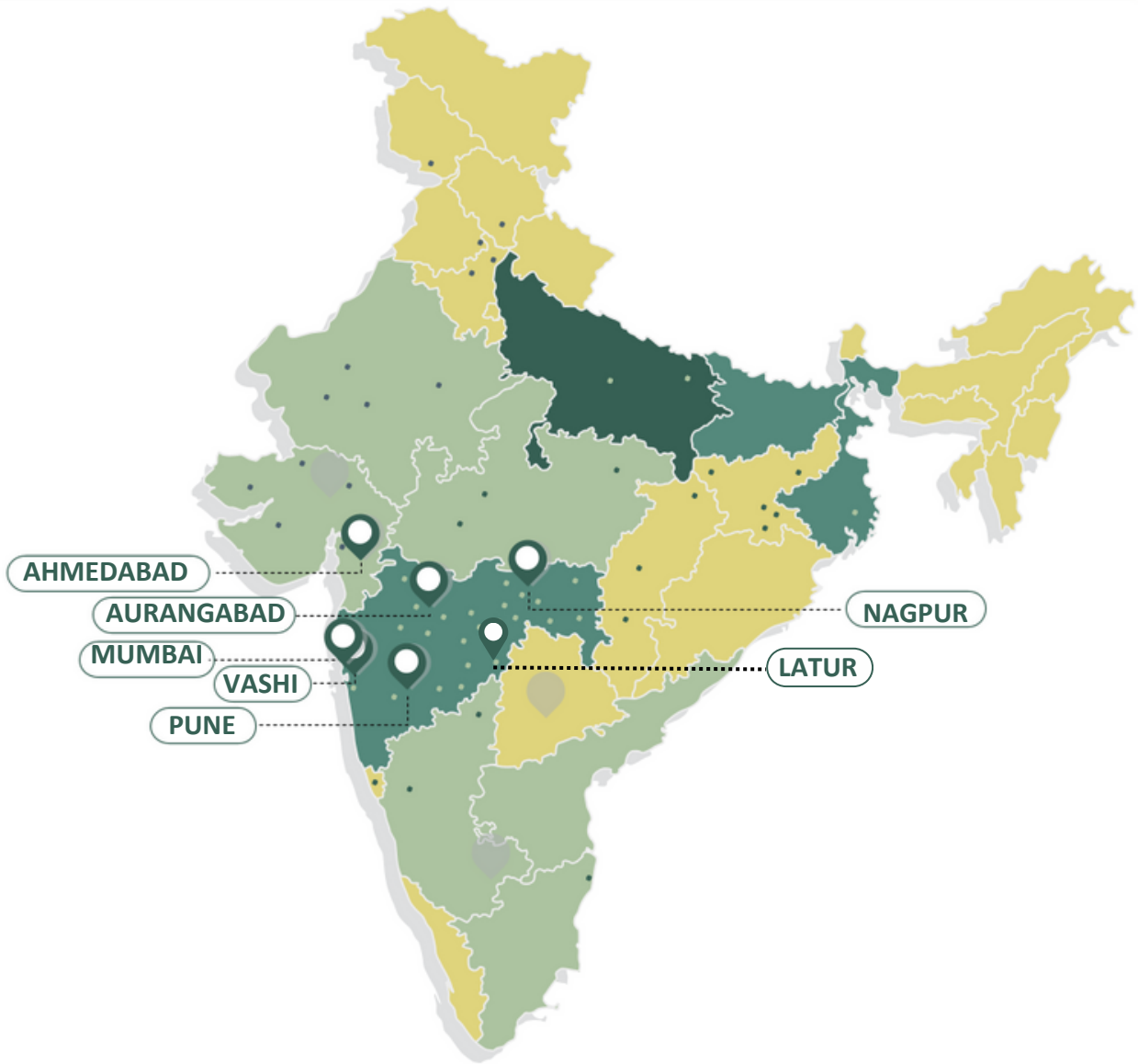


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Our Clients



Pan India



- Ahmedabad
- Ahmednagar
- Amravati
- Aurangabad
- Bangalore
- Bhandara
- Chandrapur
- Davangere
- Dessa
- Dharangaon

- Giridih
- Gondia
- Gulbarga
- Head Office
- Jetpur
- Latur
- Malegaon
- Mehsana
- Mumbai
- Nagpur

- Nashik
- Osmanabad
- Palanpur
- Pune
- Rajkot
- Savda
- Solapur
- Wani
- Wardha



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**Ms. VIDYA BHUTA -**

**DIRECTOR MIALTUS INSURANCE BROKING PVT. LTD.**

Experienced Director with a demonstrated history of working in the insurance industry as well as varied industries like plastic and automobiles. Skilled in Management, Start-ups, Strategic Planning, Business Development, and business Strategy. Strong professional with a Master of Business Administration - MBA focussed in finance, General from Narsee Monjee Institute of Management Studies (NMIMS) Vile Parle, Mumbai.

**From Directors Desk**

Mialtus started as an idea of entrepreneurship backed by the belief of giving back to the society. Businesses have always been about revenues and profits, but if we can do something positive for our clients like standing by them in their difficult times, securing them & in turn increasing their risk-taking ability, so that they can attain their goals in life, then we are a winner. We, at mailtus are not only operating in the unique space of empowering the clients through insurance cover but also working as a catalyst for voicing their concerns to insurance companies. We are building Mialtus not as a broking firm but as a community that everyone in society will resonate with.





# MIALTUS INSURANCE BROKING PVT. LTD.



**Corporate Office:**

Autoland, S.V Road, Behind Excel Estate, Opp. Patel Petrol Pump, Goregaon (West), Mumbai - 400 104.

**Registered Office:**

Plot No. 96, Flat No. 1, 1st Floor, Shaashvaat Bungalow, 34 Bhagat Singh Road, Vile Parle (West), Mumbai - 400 056.

**Vashi:**

Cabin 1, 26th Floor, Haware Infotech Park, Sector 30A, Vashi, Navi Mumbai - 400 703.

**Ahmedabad:**

904 Gala Empire, Opp. TV Tower, Drive in Road, Ahmedabad - 380 054.

**Aurangabad:**

'Malge Magestic', Office No 104, First Floor, Plot No 6, Sut Girni Chowk, Garkheda, Aurangabad - 431 001.

**Nagpur:**

903, 9th Floor, Lokmat 4400, Bhavan A Wing, Wardha Road, Nagpur - 440 010.

**Pune:**

Suratwala Market Plazzo, 3rd Floor, Office No. 301, Opp. KFC, Wakad-Hinjawadi Road, Pune - 411 057.

**Latur :**

Shop No.2, Shree Nidhi, Aditya Angan Society Near, Desai Nagar, Ring Road, Latur – 413512, Maharashtra, India



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