

About S K Fines

S K Fines is an insurance consulting company focused on fulfilling its vision of helping people to secure their families with the best suitable and affordable insurance. The company was established in January 2017 by Shivani Nakate and currently is located at Vadgaon Bk., Pune. The company provides various general insurance services such as motor, health, travel, fire, life, marine, and agriculture/crop insurance to individuals, families, and businesses with customized advice. Also, feel proud to announce that we are successful in creating tension-free lives for our customers.

Our Services

Motor Insurance

According to Section 146 of the Motor Vehicles Act, 1988, motor insurance is mandatory for all two-wheelers and four-wheelers such as scooters, bikes, cars, buses, trucks before taking your vehicle out on the Indian roads. Its main purpose is to provide full coverage to the insured vehicle against any financial damages/losses due to a road accident or other damages. To assure complete security to any vehicle, the coverage is categorized into three types: car insurance policy, two-wheeler insurance policy, and commercial vehicle insurance policy.

Health Insurance

A health Insurance offers medical coverage to the policyholder that helps to meet his/her medical expenses by offering financial support in case of a medical emergency. A health insurance policy is a contract between the respective insurance company and a policyholder in which it provides financial coverage for all medical expenses incurred due to the hospitalization expenses. A health policy offers the benefits of reimbursement of medical expenses or other cashless treatment described in the health policy with safeguarding any person's finances.

Travel Insurance

Travel insurance provides secured coverage against medical emergencies and various other risks that might occur unexpectedly during a trip. It covers the compensation for loss of baggage or passport, trip cancellation, delayed flights, flight accidents, hijacking, etc to ensure anyone can enjoy a risk-free trip. The insurance company gives coverage that includes holidays, trekking adventure, road trips, and personal trip liability. Travel insurance plans include domestic, international, student, family, corporate, group, flight, and medical travel insurance.

Marine Insurance

Marine Insurance provides coverage against the transport-related losses or damages such as cargo losses that are caused to cargo vessels, terminals, ships, and any transport in which goods are transferred from point of origin and their final destination. It protects against the unpredictable weather risks, robbery, and cross border conflicts in water transportation to the shipping

companies. Different types of protections consist of hull, cargo, and marine liability insurance which can be customized as per shipping business needs.

Fire Insurance

Fire insurance is a type of general insurance that covers any person's home from the fire loss. It provides coverage against smoke, furniture, and other objects like cooking equipment, electrical appliances, heating systems, etc. As fire insurance safeguards home and other business property such as commercial buildings and shops against unexpected risks, it has become the most important part of a property insurance policy. So, this policy is very essential for the homeowners, renters, small as well as medium business owners, and large enterprises.

Life Insurance

Life insurance provides enhanced financial coverage against the unfortunate occurrence of the insured person's death. It is a contract between a life insurance company and policyholder where the policyholder agrees to pay a predefined amount of money either regularly or on a single premium. In return, an insurance company guarantees to reimburse a certain amount to the nominated beneficiary by the policyholder. Apart from protecting the policyholder's family in difficult situations, life insurance also provides tax benefits for taking care of business.

Agriculture Insurance/Crop Insurance

Agriculture Insurance/Crop Insurance provides financial support to the farmers suffering from crop loss/damage due to unfortunate conditions. It covers the protection against drought, flood, storm, cyclone, unseasonal rains, natural fire, other pesticides, and diseases. This helps the farmers to maintain their regular income and encourages them to continue their farming activity that will enhance the growth of the agriculture sector in India. Pradhan Mantri Fasal Bima Yojana (PMFBY) offers the benefits of low farmers' premium rates and better coverage.