



## Industrial All Risks Insurance

This policy is designed to offer wide and comprehensive cover for the Insured business where it covers the assets situated at one or more locations of the insured within India.

It is an All Risks Policy covering a wide range of perils such as fire and allied perils, burglary, accidental damage, breakdown as well as business interruption.

It also has an optional Machinery Breakdown Loss of Profits Cover.

The policy is taken to cover fixed assets like Building, Plant & Machinery, Furniture Fixtures, Electrical Equipment and Stocks of all kinds.

### Key Features:

- Comprehensive, convenient and cost effective Insurance policy
- Packaged Policy having cover on All Risk Basis
- All perils covered subject to specific exclusions – excluded perils/causes & excluded property
- Transit Risk within the Insured premises covered
- Innovative clauses customized to suit individual requirements

## Our Solution

Industrial All Risks Insurance Policy is a policy given for all segment of risks, based on coverage and other terms desired by the Insured subject to limitations of Underwriting guidelines.

This Policy

- Is generally a 'All Risk' policy offering widest possible coverage with certain specific exclusions (accepted generally)
- Offers seamless cover
- Offers most wanted/desired extensions either free or at cost as appropriate.
- Facilitates different mixtures of coverage to suit the customer's needs
- Simple to monitor - a single document policy

## Sections and Coverages - Outline

**Section I:** Material Damage - It covers accidental physical loss or damage (including machinery breakdown) to the property insured due to any cause other than those excluded.

**Section II:** Business Interruption- It covers loss due to business interruption following a Physical loss or damage to the property covered when the same is admissible, under material damage section of the policy. Loss of Profits arising out of machinery breakdown is optional.

For Addons, please contact our branch office for detailed coverages

## Optional covers available:

- Business Interruption due to Machinery Breakdown



This leaflet is only a summary of cover. Please refer to the Policy for exact terms and conditions.

Insurance is the subject matter of the solicitation.