

RELIANCE

GENERAL
INSURANCE

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Reliance Industry Care Policy

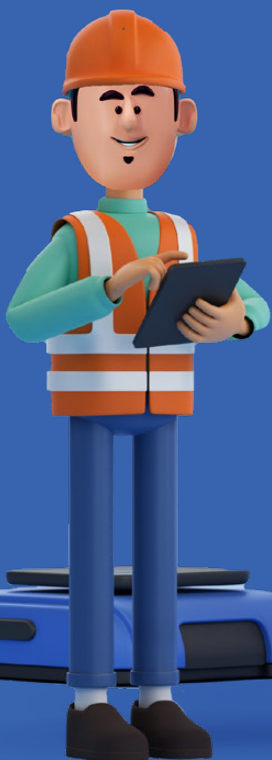
No matter which industry,
we'll cover you against insured perils
instantly!

Tech+ ❤️ = *Live Smart*



Your Industry - the heartbeat of your dreams and the sweat of your hard work. We understand the joy when you first opened the factory gates, and the concern when unexpected challenges like fire outbreaks, machinery breakdowns, burglary or theft, and damaged to goods in transit threaten your prosperity, we understand both these feelings. That is why we at Reliance General Insurance, bring to you an insurance protection plan that is a fusion of cutting-edge technology and genuine care, crafted to safeguard your Business.

Reliance Industry Care Policy is
the new way to *Live Smart* with Tech+ ❤️



4 Reasons This Policy Is A Perfect Choice!



When We Say Comprehensive, We Mean It!

We provide comprehensive coverage for your industry, encompassing everything from protecting the building structure to safeguarding your business against various risks, including fire and allied perils such as lightning, explosions, riots, burglary & housebreaking, machinery breakdown etc to shielding goods in transit. Be rest assured, we've got every aspect covered.



Customise As Per Your Choice!

We are flexible and that is why you can pick and choose options to cover specific risks to safeguard your business needs.



The Extent of Coverage. You Define!

Not just options, we've given you the choice to determine the extent of coverage you need against each risk you identify for your business. What could be better than this?



Here's Everything That's Covered!

Section I – Fire & Allied Perils

Covers the building (i.e. the structure wherein the industrial / manufacturing unit is situated) as well as plant and machinery, furniture, fixtures and fittings, electrical installations and stock and stock-in-trade in the business premises against fire and allied perils.

Section II – Business Interruption (Fire)

This section covers loss of gross profit due to interruption or interference with the business carried on by the proposer at the insured premises covered under Section I, in consequence of loss, destruction or damage indemnifiable under Section I subject to the sum insured. The cover under this section shall be limited to the loss of gross profit due to:

- Reduction in turnover
- Increased cost of Working

Section III – Machinery Breakdown

Covers all electrical and mechanical appliances, apparatus, and any electrical or mechanical installation pertaining to the business and contained or fixed in the insured premises against loss or damage due to unforeseen and sudden accidental physical damage caused by and solely due to

Section IV – Electronic Equipment

This Section indemnifies the Insured against any unforeseen and sudden physical loss or damage to Electronic equipment detailed in the Schedule, belonging to the Insured from any cause, other than those specifically excluded whilst being used at insured premises

Section V – Burglary & Housebreaking

This section covers contents in the Insured premises like furniture, fixtures and fittings, electrical installations, stocks, and other content relating to trade including goods held in trust against burglary and housebreaking

Section VI – Money Insurance

This section covers money relating to Insured's business due to accident or misfortune while in transit from insured's bank to insured's premises and vice versa

Section VII – Goods in Transit

Covers inland, import & export transit of raw materials, finished and semi-finished goods, spares, consumables, etc.

Section VIII – Personal Accident

Covers accidental death/disability of the insured. Coverage can be extended for the owner and their partner, director, or an employee of the proposer/owner

Section IX – Infidelity/Dishonesty of employees

This section covers direct pecuniary losses caused to Insured by any act of fraud or dishonesty committed by the employees of the Insured

Section X (A): Legal Liability Towards Employees

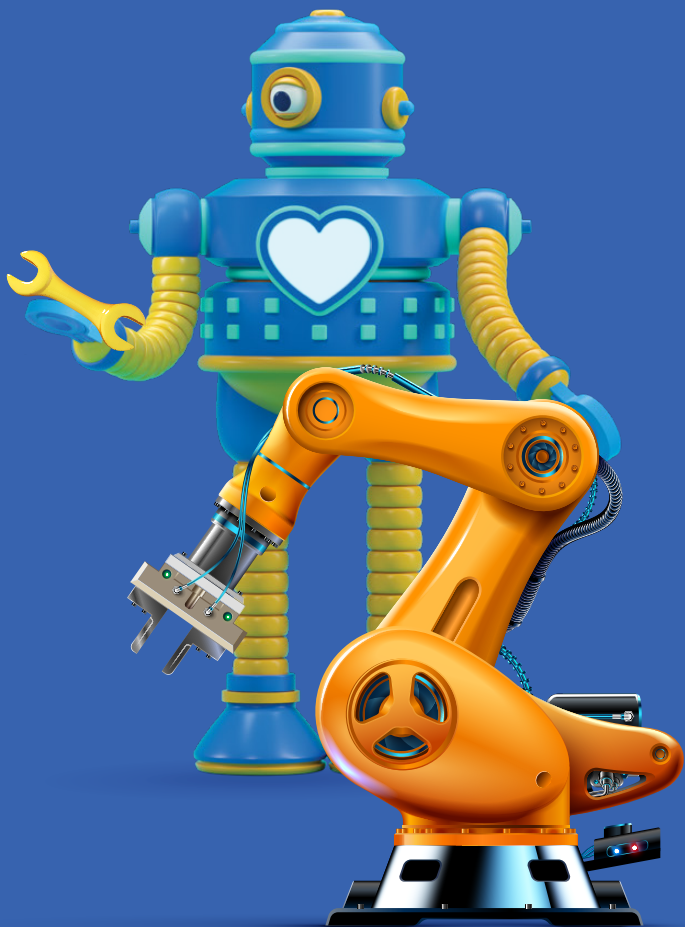
Insured's legal liability employees under

- Fatal Accidents Act, 1855
- Employee's Compensation Act, 1923 or an amendments thereto
- Common Law

Section X (B): Legal Liability Towards Third Party

This sub-section covers Insured's legal liability to pay compensation including claimant's costs, fees and expenses incurred with the consent of the company, anywhere in India, in accordance with Indian Law subject to special exclusions as state

All the advantages of this Policy are available at the most competitive premium rates. There is suitable loading / discount according to the character of the risk, renewal status, claims experience, number of sections opted and add-on benefits availed.



Policy Covers Everything But This^

- Excess as stated in the Policy Schedule
- Loss or damage due to war and/or war like perils, nuclear and/or atomic radiation, terrorism
- Loss or damage due to wear & tear, gradual deterioration or slowly developing flaws
- Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind.
- Loss or damage caused by or due to action of any lawfully constituted authority or Government body
- Loss or damage for which the manufacturer or supplier or repairer or transporter or any other third party is responsible either in law or under a contract.
- Losses without any substantiation or mysterious disappearance or unexplained losses.
- Costs, fees or expenses for preparing any claim.

^This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website www.reliancegeneral.co.in

Easy Steps To Claim



Intimate the loss details on 022-4890 3009 (Paid) and obtain the claim number



Co-operate with surveyor appointed for survey of loss



Submit to the surveyor completed claim form and all required documents



Surveyor completes report and submits to Reliance General Insurance



We at RGI adjudicates the case as admissible/not admissible as per policy terms, or seeks additional details



If claim is not admissible a communication with reason is shared. If claim is admissible payment is made through NEFT

To make a smart choice, get in touch with us right away!

 Website	reliancegeneral.co.in
 Call	022-4890 3009 (Paid)
 WhatsApp	74004 22200

Contact our Insurance Advisor

Need the BroBot Speed?
Go digital with us



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.reliancegeneral.co.in and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

IRDAI Registration No. 103. Reliance General Insurance Company Limited Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai- 400063. Corporate Identity Number: U66603MH2000PLC128300. Industry Care policy - IRDANI03RP0013V03201516/IRDANI03CP0020V01201920. Reliance Industry Care Policy (Laghu) - IRDANI03CP0002V01202122. Reliance Industry Care Policy (Sookshma) - IRDANI03RP0013V04201516. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

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Certified Company