



**IndusInd**  
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

COMMERICAL

LINES

**IndusInd  
Bharat Laghu Udyam  
Suraksha**

**We Are Here To  
Protect Your Business In  
Fire And Allied Perils!**



Building an enterprise like a shop or an office takes a lifetime's hard work and definitely, a lot of hard-earned money. The happiness on your face when you first enter through the doors of your factory, and the grim look when you see a storm damage it- we understand both these feelings. That is why, we, at IndusInd General Insurance bring to you an insurance protection that offers the convenience of technology for faster assistance during troubled times, along with a whole lot of heart, that knows the care your place of prosperity needs.

**IndusInd Bharat Laghu Udyam  
Suraksha - where advanced  
solutions meet genuine trust.**



# North, South, East, West, We Cover Fire And The Rest!

IndusInd Bharat Laghu Udyam Suraksha is an insurance cover to secure your property if total asset value at one location exceeds ₹ 5 crores but does not exceed ₹ 50 crores at policy commencement date and cover against losses that occur due to fire and a series of natural or man-made perils like:



Fire, including due to its own fermentation, or natural heating or spontaneous combustion.



Bush fire,  
Forest fire



Explosion or Implosion



Impact damage caused by impact of, or collision caused by any external physical object (e.g; vehicle, falling trees, aircraft, wall etc.)



Earthquake, Lightning and other convulsions of nature



Riot, Strikes, Malicious Damage



Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation including Tsunami



Bursting or overflowing of water tanks, apparatus and pipes, Leakage from automatic sprinkler installations.



Subsidence, Landslide and Rockslide



Missile testing operations



Theft\*\*



Acts of terrorism\*

## More Inbuilt Covers, Only For You!

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- Additions, alterations or extensions upto 15% of the sum insured (excluding stocks)
- Costs compelled by Municipal Regulations upto building sum insured
- Cover for Specific Contents for covering money, plans and drawings, computer programmes and data with personal effects employees, directors and visitors
- Professional fees upto 5% of claim amount
- Removal of Debris upto 2% of the claim amount
- Start-Up Expenses upto Rs. 5 lakhs
- Temporary removal of stocks upto 10% of stock insured



## More Features! Because You Need Them

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We know that your need can be beyond what this comprehensive policy covers, so here are some add-ons that you can pick as per your choice

- Assets/ goods held in trust or commission used for insured's trade or profession
- Waiver of under-insurance upto 15%
- Standard add-on for covering stock on floater and/or declaration basis

## All That's Here Can Be Insured

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- Buildings (with basement, if any) including additional structures within insured premises
- Contents including Plant and Machinery, Furniture, Fixtures and Fittings, Stocks and other contents

## This Policy Is The One For

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Owner of the building and/or contents



Lawful occupier/ tenant of such premises for contents owned/ hired by them

## For How Long Is The Cover

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The policy can be issued for maximum period of 12 months from the date of inception of the cover.

## Policy Covers Everything Except This<sup>^</sup>

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- Excess under the policy
- Wilful act or omission by the insured or by anyone on his/her behalf
- Continuous un-occupancy of insured premises for more than 30 days
- Loss, damage to any electrical/ electronic machine by over-running, short circuiting etc.
- Insured Property removed from premises stated in policy
- Loss of earnings, loss by delay, loss of market or consequential any kind
- Costs for preparing any claim
- War and war-like operations like civil war, mutiny, civil commotion, rebellion, revolution etc.
- Any nuclear radiation or any radioactive contamination

## Easy Steps To Claim

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



Co-operate with surveyor appointed for survey of loss



Submit completed claim form and all required documents to the surveyor



Surveyor completes report & submits to us






We at IGI adjudicate the case as admissible/not admissible as per policy terms, or seek 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!

 <b>Website</b>	indusindinsurance.com
 <b>Call</b>	022-4890 3009 (Paid)
 <b>WhatsApp</b>	74004 22200

Contact our Insurance Advisor

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.

Disclaimer- \*Sabotage Terrorism Damage Cover Endorsement wording as provided by Indian Market Terrorism Risk Insurance Pool. \*\*Within 7days from occurrence of and proximately caused by any of the above Insured events.

**For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website [www.indusindinsurance.com](http://www.indusindinsurance.com) and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.**

IRDAI Registration No. 103 IndusInd General Insurance Company Limited (formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. 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. IndusInd Bharat Laghu Udyam Suraksha, UIN No.: IRDAN103RP0018V01202021.

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