



IndusInd
GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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IndusInd Hotel & Restaurant Package Policy

**We'll safeguard your
business even if
it's a small Hotel or a
Restaurant!**



You've diligently navigated each day to transform your hotel or restaurant into a thriving success. Whether it's the joy of a bustling crowd entering your establishment or the meticulous attention to detail for your guests, you've always given it your best shot. We understand both your needs, one that ensures you peace of mind during hectic days like these and a technological marvel that safeguards your business from unforeseen challenges. That is why we bring to you IndusInd Hotel & Restaurant Package Policy - a unique product designed to suit your specific needs protecting you against special perils and beyond with the convenience of technology for faster assistance and a whole lot of Heart that knows the care your business needs.

**IndusInd Hotel & Restaurant
Package Policy – where advanced
solutions meet genuine trust.**



4 Reasons This Policy Is A Right Deal!



Complete And Comprehensive, We Mean It!

We provide comprehensive coverage for your business, encompassing everything from protecting the building structure to incidental activities like Material Damage, Consequential Loss, Liability, and Accidental coverage. Our commitment extends to safeguarding your business against various risks, including fire and allied perils burglary & housebreaking etc and even shielding the premises against losses or damage occurring from natural calamities like earthquakes and floods. 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 with specific combinations to suit your business needs. And we bet you'll find just what you need.



We'll Take Care Of Your Liabilities:

Yes, we will! Legal liabilities are arising out of food & beverages, goods kept in custody of the insured, all of this is taken care of.



We've Made It Economical!

We understand your desire for optimal coverage that can shield your business from diverse risks while maintaining affordability. The good news is, we've got you the perfect blend of both, with the option to customise.

Here's Everything That's Covered!

Coverage under this Policy is spread across 16 sections, enabling you to choose and customise your policy as per your business need!

Section I – Fire and Allied Perils for Building and/or Content

(Excluding Money and Valuables)

This section covers the structure of hotel and restaurant premises, and content excluding money and valuables therein against Fire & Allied Perils.

Section II – Alternate Accommodation

In case your hotel or restaurant premises is damaged or destroyed by fire or other perils as specified under Fire and Allied perils section, and becomes unfit for occupation, the policy will provide for reimbursement of additional rent incurred towards hiring an alternate accommodation up to the Sum Insured opted under this section.

Section III – 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 hotel or restaurant covered under Section I, in consequence of loss, destruction or damage in indemnifiable under Section I subject to sum insured. The cover under this section shall be limited to the loss of gross profit due to:

- Reduction in turnover
- Increase in cost of working

Section IV – Electronic Equipment/Appliances

Covers loss or damage to electronic appliances including apparatus, gadgets, and computers against accidental damage or breakdown whilst being used at insured premises.

Section V – Reinstatement of Data

Covers the cost of reinstating data on data-carrying materials and for programs in the event of damage

to data contained in or on data-carrying materials or to programs, up to an amount not exceeding sum insured opted subject to the claim of the equipment is admitted/ paid by the company.

Section VI - Portable Computers and Mobile Phones

Covers loss or damage caused to portable electronic equipment like laptop, mobile phones etc. belonging to Insured and in the personal custody of Insured, director or employees within India for the purpose of business by events, perils, causes not specifically excluded.

Section VII- Machinery Breakdown

Covers all electrical and mechanical appliances, apparatus, gadgets 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 breakdown.

Section VIII - Burglary and House Breaking

(Excluding Money & Valuables)

Covers contents in the hotel and restaurant premises like furniture, fixtures and fittings, electrical installations, stocks and other content relating to trade including goods held in trust against burglary and housebreaking. Loss or damage to the business premises and safe resulting from burglary and housebreaking is also covered.

Section IX - Money Insurance

This section covers loss of money relating to insured's trade/ business due to accident or misfortune whilst in transit from insured's bank to insured's premises and vice versa and/ or from till at insured premises.

Section X - Fixed Plate Glass

This section covers loss or damage caused to Fixed Glass & Sanitary Fittings in the insured premises due to accidental breakage.

Section XI - Neon Sign/Glow Sign

Covers these assets used at insured's hotel against loss or damage due to listed perils such as accidental external means, fire, theft, flood, earthquake and other convulsions of nature etc.

Section XII - Accompanied Baggage

Covers loss of baggage due to accident or misfortune. Coverage comprises goods as well as personal belongings of the proprietor, partner, employee, and principal officers while undertaking travel for official purposes.

Section XIII - Personal Accident

Covers death and/or disability due to accidents. The coverage under this section can be extended by including reimbursement of medical expenses up to a decided % of total medical expenses on payment of additional premium. Under this section covers proprietor, partner, director, or an employee in the permanent employment of the proposer.

Section XIV - Fidelity of Employees

Covers direct pecuniary loss caused to the insured by any act of fraud or dishonesty/infidelity committed by the employee of the insured. Only permanent employees of the Hotel or Restaurant are covered under this section.

Section XV - Liability

Covers legal liability (other than Public Liability Act 1991 or any amendment thereto based on doctrine of product/pollution liability) of hotel/restaurant due to accidents happening in its premises to pay compensation including claimant's costs, fees and expenses incurred with the consent of the company in accordance with Indian Law subject to special exclusions as stated.

Section XVI - Workmen Compensation

Covers insured's legal liability to employee under Fatal Accidents Act, 1855/ Employee's Compensation Act, 1923 or any amendments thereto and in Common Law to pay compensation in respect of accidental death or injury sustained during the currency of the policy arising out of and in the course of employment in India with the Insured.

Policy Covers Everything But This^

- The loss or damage due to nuclear perils
- Damage to property due to pollution and contamination
- Loss or damage due to wear and tear, gradual deterioration or slowly developing flaws
- Consequential loss of any kind
- Willful act or gross negligence on the part of the insured, resulting in loss or damage
- Damage to the property if it is moved to any other location other than stated in the policy schedule
- Loss or damage due to burglary and housebreaking when insured family member is involved
- Faults in electrical appliances existing at the time of commencement of the policy or manufacturing defects
- Any reduction in market value of any Insured Property after its repair or reinstatement"
- Loss or damage caused by or due to action of any lawful constituted authority or government body

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

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 IndusInd General Insurance






We at IGI 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	indusindinsurance.com
 Call	022-48903009 (Paid)
 WhatsApp	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.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website 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 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. IndusInd Hotel & Restaurant Package Policy - IRDAN103RP0007V02201516/IRDAN103CP0044V01201920, IndusInd Hotel & Restaurant Package Policy (Laghu)-IRDAN103CP0004V01202122, IndusInd Hotel & Restaurant Package Policy (Sookshma) - IRDAN103RP0007V03201516.

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