



IndusInd

GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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IndusInd Industry Care Policy

**One Policy,
Many Perils Defied,
Industry Care wraps
Safety as your Guide!**



Your Business - 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, and damaged to goods in transit threaten your prosperity, we understand both these feeling. That is why we at IndusInd General Insurance, bring to you an insurance protection plan that is a fusion of cutting-edge technology and genuine care, crafted to safeguard your Industry.

**IndusInd Industry Care Policy is
– where advanced solutions meet
genuine trust.**



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, allied perils such as riots and explosions, burglary & housebreaking, machinery breakdown etc to shielding good 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.



Best Prices For All!

Be assured we've got every aspect covered at the most competitive premium rates



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 breakdown

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 and/or in safe till at insured's business premises

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









Policy Covers Everything But This[^]

- Loss or damage due to war and/or war like perils, nuclear loss or damage due to war and/or warlike perils, nuclear perils
- Loss or damage due to wear & tear, gradual deterioration or slowly developing flaws
- Consequential loss of any kind
- Loss or damage caused by or due to action of any lawfully constituted authority or Government body
- Excess as stated in the Policy Schedule
- Losses without any substantiation or mysterious disappearance or unexplained losses
- Costs, fees or expenses for preparing any claim + Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind

[^]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 (Formely 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 Industry Care Policy UIN No.: IRDAN103RP0013V03201516 / IRDAN103CP0020V01201920.

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