



IndusInd

GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

C
O
M
M
E
R
C
I
A
L

L
I
N
E
S

IndusInd Standard Fire & Special Perils Policy

**We Have And We Will
Protect Your Asset
In Fire And Peril!**







Building a personal or a business asset 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 entered through the doors of your factory, and the grim when you saw 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 you 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 Standard Fire and
Special Perils Policy – where
advanced solutions meet
genuine trust.**



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

Industrial Standard Fire & Special Perils Policy is a specially designed insurance cover where we insure your property like building, contents, stock etc. against losses that occur due to fire and a series of natural or man-made perils, and to protect your assets from them you should know what they are

-  Fire
-  Lightning
-  Explosion/Implosion
-  Aircraft damage
-  Impact damage
-  Missile testing operations
-  Bush fire
-  Riot, strike and malicious damage (RSMD)
-  Storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation (STFI)
-  Subsidence and landslide including rockslide
-  Bursting and/or overflowing of water tanks, apparatus and pipes
-  Leakage from automatic sprinkler installations



Add-on! Because You Need Them

Every asset is unique and so is the location where they are, 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



Earthquake (fire & shock)



Architects', surveyors' & consulting engineers' fees (in excess of 3% of claim amount)



Removal of Debris (in excess of 1% of claim amount)



Deterioration of stocks in cold storage

- Accidental power failure consequent to damage at the premises of power station due to an insured peril
- Change in temperature arising out of loss or damage to the cold storage machinery in the insured premises due to operation of insured peril



Forest fire



Impact damage due to insured's own rail / road vehicles, fork lifts, cranes, stackers and the like and articles dropped there from



Spontaneous combustion by fire only



Omission to insure additions, alterations or extensions



Spoilage material damage cover



Leakage and contamination cover



Temporary removal of stocks clause



Loss of rent clause



Insurance of additional expenses of rent for an alternative accommodation



Start-up expenses



Molten material spillage

All That's Here Can Be Insured

- Building-Both under construction and completed projects & Interiors, and electrical installation.
- Plant and Machineries-Both new and old
- Furniture, Fixtures and Fittings
- Finished Stock, Raw Material, Stock in process
- Electronic & Electrical Equipments
- Other Assets like Books of accounts, Goods held in trust/Commission

This Policy Is The One For

Owners of buildings and the owners of the content inside the building which includes artifacts, furniture, etc.



Educational Institutions



Hospitals and Clinics



Shopkeepers



Stock Traders



Godown keepers



Industrial or Manufacturing firms



Hotels



Charitable Institutions, Trustees



Banks



Transporters and C & F agents



Boarding and Lodging



Office Premises

The caveat is that you have an insurable interest in the asset either in your custody or possession.

For How Long Is The Cover

You can get this policy issued for one year from the date of inception of the cover for risks other than dwellings having total Asset value more than Rs.50 crores at any single location.

Policy covers everything except this^

- | | |
|--|---|
|  Compulsory Excess |  Loss or damage to the electrical machinery due to short circuiting excess heating. However resultant damages to other property are covered. |
|  War and War like Perils |  Damage to Stocks in cold storage premises due to change in temperature |
|  Nuclear and Radioactive Perils/Losses |  Spoilage from Cessation of work/operation |
|  Pollution and Contamination Losses |  Burning of Property by order of any public authority |
|  Consequential loss |  Earthquake Coverage |
|  Volcanic eruption or other convulsions of nature |  Terrorism |
|  Theft during or after the occurrence of any insured peril | |

^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 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!

 Website	indusindinsurance.com
 Call	022-4890 3009 (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 changes as per the amendments from time to time. ~This is a campaign tagline which indicates the additional add on options available for the customer to choose from apart from the standard cover provided in policy plan.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). 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. IndusInd Standard Fire & Special Perils Policy Retail UIN: IRDAN103RP0001V02100001 Commercial IRDAN103CP0056V01201920. 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.

Follow us



**An ISO 9001:2015
Certified Company**