



# **All Risk Insurance Policy (Commercial)**

## **- Sales Literature -**

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All Risk Policy is a product designed to cover your valuable movable equipments like laptops, mobile phones, handycams, jewellery, and the like which do not remain confined to your own home and are exposed not only to natural perils but also to theft, snatching, etc.

Barring a few perils like Terrorism, War etc., the Policy offers very comprehensive protection against many perils including any accident or misfortune not expressly excluded.

**INSURED PERILS:** The Policy generally covers the following:

1. Fire, Riot, Strike & Malicious Damage.
2. Burglary, Housebreaking, Larceny or Theft.
3. Accidental loss or damage.
4. Earthquake & Volcanic Eruption Damage

### EXCLUSIONS

1. Loss or damage arising from moth, vermin, insects, mildew, wear and tear gradual deterioration, inherent defect or from any process of cleaning repairing or restoring.
2. Breakage of glass, china marble, earthenware and other brittle substances unless occasioned by fire/Riot/Strike/Terrorism and/ or in an attempted theft/house breaking .
3. Over winding denting or internal damage of watches or clocks.
4. Mechanical or Electrical derangement/breakdown of any article unless caused by accidental external means.
5. Firearms by rusting, bursting.
6. Loss or Damage occurring outside the geographical area stated in the Schedule.
7. Terrorism Damage.
8. War and Kindred perils.
9. Nuclear Risks.
10. Theft from any unattended vehicle.

### Documents required for settlement of claims:

1. Duly completed Claim form.
2. Copy of FIR
3. Estimate of loss / repairs
4. Invoice/ Bills/Receipts
5. FR
6. Any other details/documents called for a specific loss.

The details furnished above do not constitute the entire terms and conditions. For more details, please refer to our Policy document.