

## **Standard Fire and Special Perils Policy**

### **We Cover**

- Buildings
- Machinery and Accessories
- Stock and stock in process
- Contents including furniture

### **What Can Be Insured Add On Covers Note**

- Dwellings Offices Shops Hospitals(Located outside the compounds of industrial/manufacturing risks)
- Industrial / Manufacturing Risks
- Utilities located outside industrial/manufacturing risks
- Machinery and Accessories
- Storage Risks outside the compound of industrial risks
- Tank farms / Gas holders located outside the compound of industrial risks

### **Perils Covered**

- Fire
- Lightning
- Explosion/Implosion
- Aircraft damage
- Riot Strike
- Terrorism
- Storm Flood inundation
- Impact damage
- Subsidence landslide
- Bursting or overflowing of tanks
- Bush fire etc.

### **What Is Not Covered**

The policy does not cover any loss if

- Loss or damage to property due to :
- Spontaneous combustion fermentation
- Burning of property by order of any Public Authority
- Its undergoing any heating or drying process
- Explosion of boilers (other than domestic boilers)
- Total or partial cessation of work
- Permanent or temporary dispossession by order of Government
- Burglary House breaking theft
- Normal Cracking or settlement or bedding down of new structures
- War or war like operations
- Defective design workmanship defective materials
- Pollution or contamination
- Over-running short circuit etc.
- Earthquake
- Spoilage loss

**Some Add on covers**

- Terrorism
  - Removal Of Debris
  - Architects Surveyors Consulting Engineers fees
  - Earthquake (Fire and Shock only)
  - Spontaneous combustion
  - Startup expenses
  - Spoilage Material Damage Cover
  - Leakage and Contamination cover
- These additional covers are available by payment of additional premium.