

All Risk Insurance Policy

Policy ID: UIN: IRDAN134CP0439V01202122 | Category: Property - Personal/Commercial

Provider: Universal Sampo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year
Validity Basis: Annual Renewal

2. Policy Overview

Provides wider coverage than standard fire/burglary policies. Covers accidental loss or damage to portable equipment and valuables anywhere in India.

Ideal For: *Individuals (Jewelry, Cameras) and Businesses (Laptops, Medical Equipment, Survey Instruments).*

3. Eligibility Criteria

- **Items:** Portable electronic equipment, Jewelry, Works of Art.

4. Sum Insured Eligibility

- **Basis:** Current Market Value or Replacement Value.

5. Scope of Coverage

- **Accidental Damage:** Dropping, falling, impact.
- **Fire & Theft:** Included.
- **Geographical Area:** Anywhere in India (Worldwide cover optional).

7. Major Exclusions

- x Process Damage: Cleaning, dyeing, repairing.
- x Mechanical Breakdown: Internal failure.
- x Scratching/Denting: Aesthetic damage to glass/lenses.

8. Claims & Administration

Claims Procedure:

- Repair: Repair estimate required.
- Total Loss: Invoice required.

Policy Terms:

- Single Article Limit: Liability limited to 25% of total SI for any one item unless specified.