



# Ceylinco Traders Disaster Relief Insurance





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## ○ **Benefits :**

### ○ **Covers the loss of or damage to the insured property caused by Natural Disasters including:**

Flood,	Tidal wave,	Tornado,	Windstorm &
Tsunami,	Cyclone,	Thunderstorm,	Rainstorm,
Earthquake,	Volcanic Eruption,	Hurricane,	( Excluding Landslides & Earth slips )
Storm,	Typhoon,	Hailstorm,	

### ○ **Covers the loss of or damage to the insured property caused by :**

Fire & Lightning,	Bursting and overflowing of water tanks, apparatus and pipes,
Explosions,	Aircraft and other aerial devices and articles dropped from them
Impacts,	



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## ○ **Benefits :**

- **Electrical Fire Damage due to electrical causes**
- **Relocation Expenses**

The relocation expenses up to a maximum of Rs 40,000/- a month, up to four months in the event the stock and or the building are totally destroyed by any peril insured against under the policy ( Excluding Strikes, Riots, Civil Commotion and Terrorism)

- **Cost of Removal of Debris and providing Professional Fees**



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## ○ **Benefits :**

○ **Strikes, Riots and Civil Commotions, Malicious Damage and Terrorism**

○ **Burglary**

Covers loss of or damage to the insured premises and its contents caused by Burglary

○ **Plate Glass**

Pays up to Rs 50,000/- for the accidental breakage of plate glass in the insured building

○ **Public Liability**

Covers the insured's legal liabilities to third parties, up to a sum of Rs 1,000,000/-

○ **Workmen's Compensation insurance to Employees ( Free cover up to 5 employees )**

Covers the insured's legal liability to pay compensation to his employees for injury or accident





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## ○ **Benefits :**

### ○ **Cost of Legal Expenses**

Provides up to Rs 100,000/- as reimbursement of the cost of legal expenses incurred by the insured, resulting from any loss, damage or liability covered under the policy for which we have admitted liability

### ○ **Money Insurance**

**(Free Cover up to 10 % of the value of the insured stock or Rs 100,000/- which ever is less)**

Covers the loss of money in transit or at the insured's premises whilst compensating for personal accident and loss of or damage to personal effects resulting from robbery during transit

### ○ **Business Loan Repayment Cover**

If the insured's stock and or buildings are totally destroyed due to any peril listed under material damage section ( excluding SRCC and Terrorism), up to a maximum of Rs 40,000/- will be paid up to a period of 4 months



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- **Benefits :**

- **Funeral Expenses Cover**

Will be paid to the insured and family up to a maximum of Rs 25,000/-

- **Optional Covers**

- **Personal Accident Cover for Employees**

Provides Rs 100,000/- in the event of the death or permanent disablement of any specified employee/s of the insured resulting from accidents

- **Death Cover for Insured**

Provides Rs 100,000/- in the event of the death or Rs 200,000/- in the event of accidental death of the insured



# Ceylinco Traders Disaster Relief Insurance

- **In the Event of a Claim**
  - All you have to do is just call us:  
**011 2 393939**