

RELIANCE

GENERAL
INSURANCE

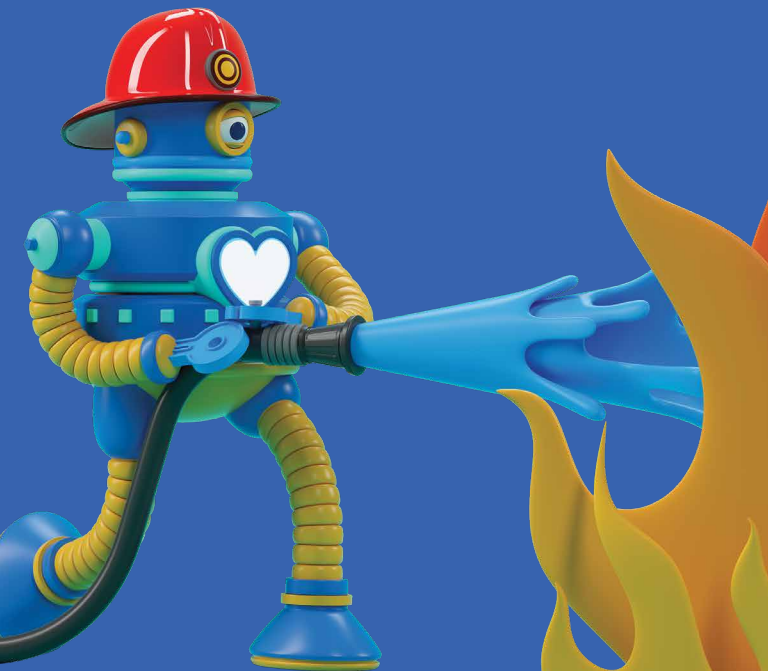
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Reliance
Standard Fire &
Special Perils Policy

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

Tech+ ❤️ = *Live Smart*



Building a personal or a business asset like a house, 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 enter through the doors of your factory, and the grim look when you see a storm damage it- we understand both these feelings. That is why, we, at Reliance General Insurance bring to you an insurance protection that offers 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.

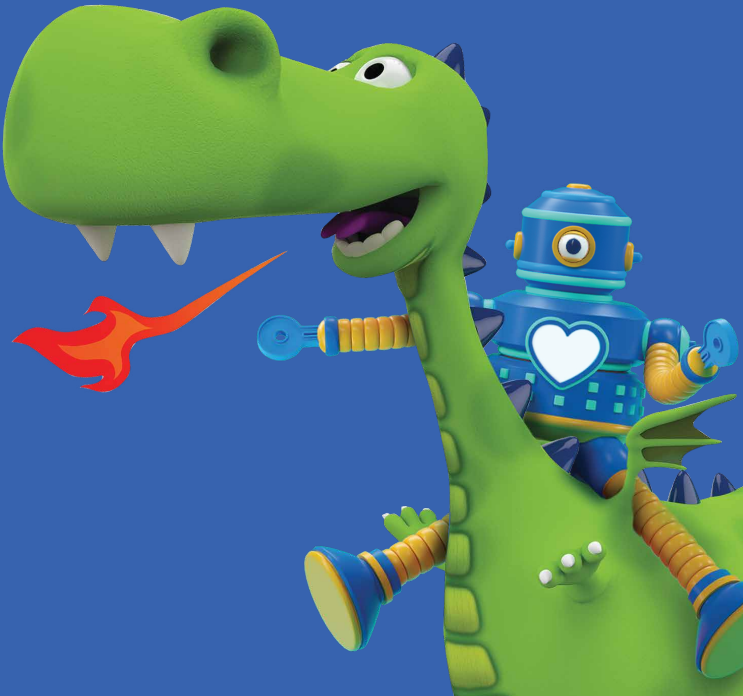
Reliance Standard Fire and Special Perils Policy
is the new way to *Live Smart* with Tech + ❤️



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

Reliance Standard Fire and Special Perils Policy is a specially designed insurance cover where we insure properties like buildings, contents, stock, etc against losses that occur due to fire and a series of natural or man-made perils like:

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



Add-on! Because You Need Them

Every asset is unique and so can be their locations. 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)



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, forklifts, cranes, stackers and the like and articles dropped there from



Spontaneous combustion



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



Architect, surveyor, and consulting engineers' fees (in excess of 3% of claim amount)



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



All That's Here Can Be Insured

- Building - Both under construction and completed projects & interiors partitions, and electrical installation.
- Plant and Machineries - Both new and second-hand
- Furniture, Fixtures and Fittings
- Finished Stock, Raw Material, Stock in process
- Electronic & Electrical Equipments
- Other Assets like cables, pipelines, household goods, etc.

This Policy Is The One For

Owners of buildings and the owners of the contents inside the buildings which include artifacts, furniture, etc.



Educational Institutions



Hospitals and Clinics



Shopkeepers



Traders in stock



Godown keepers



Industrial or Manufacturing firms



Hotels



Charitable Institutions, Trustees



Banks



Transporters and C & F agents



Boarding and Lodging



Financial Institutions

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. However, policies for a period exceeding 12 months can be issued only for 'Dwellings' owned by individuals.

Policy Covers Everything But This



Compulsory Excess



War and War-like Perils



Nuclear and Radioactive Perils/Losses



Pollution and Contamination Losses



Consequential loss



Volcanic eruption or other convulsions of nature



Theft during or after the occurrence of any insured peril



Loss or damage to the electrical machinery due to short circuiting or excess heating. However, resultant damages to other property are covered.



Damage to Stocks in cold storage premises due to change in temperature



Spoilage from Cessation of work/operation



Loss by Theft during or after occurrence of any insured peril



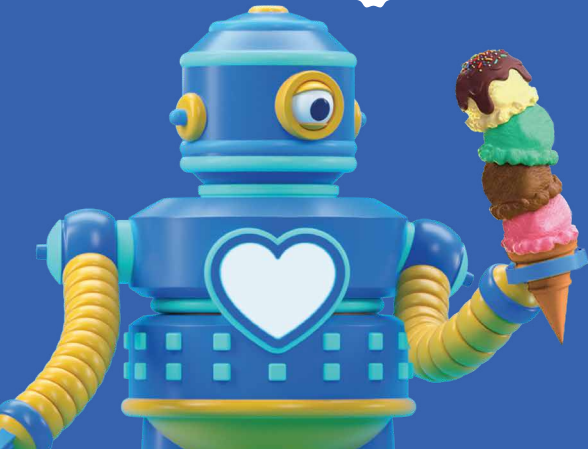
Burning of Property by order of any public authority



Earthquake Coverage



Terrorism Damage Coverage



Easy Steps To Claim



Intimate the loss details on toll free no 1800 3009 and obtain the claim number



Co-operate with surveyor appointed for survey of loss



Submit completed claim form and required documents to the surveyor



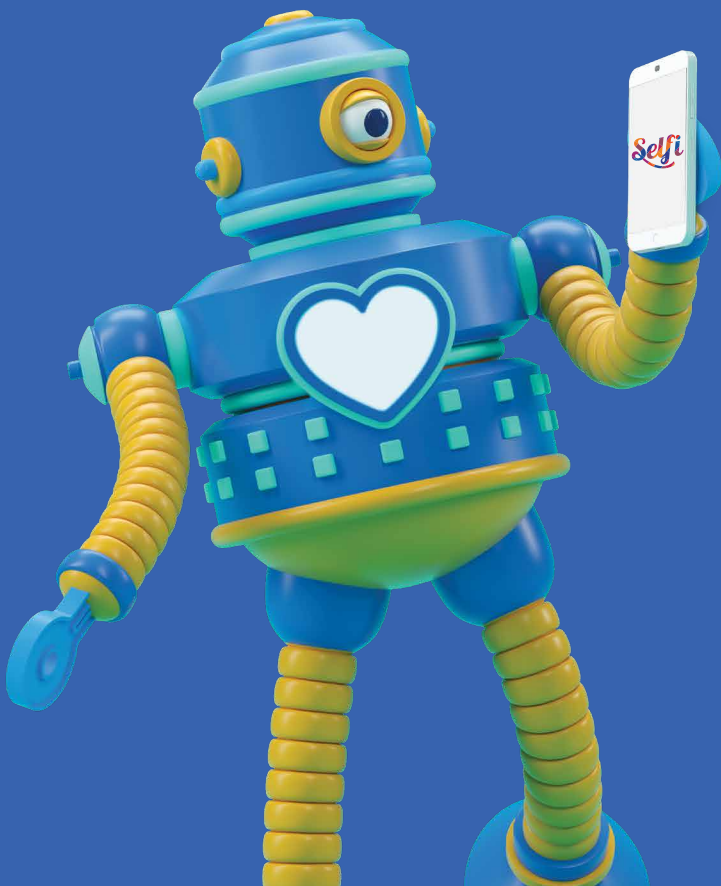
Surveyor will complete the report and submit it to us



We at RGI 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	reliancegeneral.co.in
 Call	1800 3009 (Toll Free) 022-4890 3009 (Paid)
 WhatsApp	74004 22200

Contact our Insurance Advisor

Need The BroBot Speed?
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. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.reliancegeneral.co.in and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

IRDAI Registration No. 103. Reliance General Insurance Company Limited

Registered & Corporate Office: Reliance Centre, South Wing, 4th Floor, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055. Corporate Identity Number: U66603MH2000PLC128300. Standard Fire & Special Perils Policy UIN: IRDAN103RP0001V02100001. or IRDAN103CP0056V01201920. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

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