

— To make a smart choice, get in touch with us right away! —



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An ISO 9001:2015
Certified Company

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.reliancegeneral.co.in or read the sales brochure, prospectus and policy wordings carefully before concluding sale.

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.

UIN: IRDAN103P0007V02201516

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What does the policy not cover?

At Reliance General Insurance, we would like our policy to be as transparent as possible. To ensure that you do not face any unpleasant surprise when you make a claim, we would like you to know some of the major exclusions under this policy.

- The loss or damage due to nuclear perils
- Damage to property due to pollution and contamination
- Loss or damage due to wear and tear, gradual deterioration or slowly developing flaws
- Consequential loss of any kind
- Wilful act or gross negligence on the part of the insured, resulting in loss or damage
- Damage to the property if it is moved to any other location other than stated in the policy schedule
- Loss or damage due to burglary and housebreaking when insured family member is involved
- Faults in electrical appliances existing at the time of commencement of the policy or manufacturing defects
- Shortage of money due to errors and omission
- Injury or death of the insured as a result of his/her participation in dangerous sport/hobbies, misuse of alcohol/intoxicant or resulting from HIV/ AIDS
- Loss or damage caused by or due to action of any lawful constituted authority or government body
- Loss or damage for which the manufacturer or the supplier or repairer or transporter or any other third party is responsible either in law or under a contract



Claim Process

We aim to make the claims process as smooth as possible for your convenience. Here's how it works:



Step 1

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



Step 2

Co-operate with surveyor appointed for survey of loss



Step 3

Submit to the surveyor completed claim form and all required documents



Step 4

Surveyor completes report & submits to Reliance General Insurance



Step 5

Reliance General Insurance adjudicates the case as admissible/ not admissible as per policy terms, or seek additional details



Step 6

If claim is not admissible a communication with reason shared. If claim is admissible payment is made through NEFT

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.

RELIANCE

GENERAL
INSURANCE

Reliance Hotel & Restaurant
Package Policy

RESERVED

A customised insurance
cover for your hotel & restaurant
That's Smart!

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Discover Reliance Hotel & Restaurant Package Policy, a unique insurance policy designed specifically for the hospitality industry. It offers a variety of covers like Fire, Burglary House Breaking, All risk Liability, Money, etc. along with customisable combinations to match your unique insurance needs.

The incredible benefits that make the Reliance Hotel & Restaurant Package Policy a smart choice:



Comprehensive policy offering a bouquet of covers



Flexibility in customisation of policy



Economical for growing hospitality businesses



Caters to all types of hotel & restaurants



A unique package of covers specifically designed to suit the hotel & restaurant industry

Reliance Value Advantage

- Comprehensive coverage – combination of Material Damage, Consequential Loss, Liability and Accidental coverage
- Exhaustive list of perils covered
- An Umbrella policy where all risk relating to the trade is covered under one roof
- Liability section also covers legal liability arising out of
 - Food and Beverages
 - Goods kept in custody of Insured
 - Swimming Pool
 - Sports Facilities

Discount

There are sectional discounts available based on the number of Sections opted.



What does the policy cover?

Coverage under this Policy is spread across 16 sections, enabling you to choose and customise protection to your specific requirements.

Section I Building / Contents (Excluding Money and Valuables)

This section covers the physical structure of hotel and restaurant premises, and content excluding money and valuables therein against Fire & Allied Perils such as:

- Fire ● Lightning ● Explosion / Implosion ● Aircraft or articles dropped there from ● Riot, strike and malicious act ● Flood, inundation, storm, tempest, typhoon, hurricane, tornado, or cyclone ● Impact damage ● Subsidence and Landslide including rockslide- demolition, construction, structural alteration or repair of any property, ground works or excavation ● Bursting and or overflowing of water tanks, apparatus, and pipes ● Missile testing operations ● Leakage from automatic sprinkler installations ● Bushfire ● Earthquake, fire and or shock (optional) ● Terrorism (optional)

Section II – Alternate Accommodation

In case your hotel or restaurant premises is damaged or destroyed by fire or other perils as specified under Fire and Allied perils section, and becomes unfit for occupation, the policy will provide for reimbursement of additional rent incurred towards hiring an alternate accommodation upto the Sum Insured opted under this section.

Section III Business Interruption (Fire)

This section covers loss of gross profit due to interruption or interference with the business carried on by the proposer at the hotel or restaurant covered under Section I, in consequence of loss, destruction or damage in indemnifiable under Section I subject to sum insured. The cover under this section shall be limited to the loss of gross profit due to:

- Reduction in turnover
- Increase in cost of working

Section IV – Electronic Equipments

Covers loss or damage to electronic appliances including apparatus, gadgets, and computers against accidental damage or breakdown.

Section V – Reinstatement of Data

Covers the cost of reinstating data on data-carrying materials and for programs in the event of damage to data contained in or on data-carrying materials or to programs, up to an amount not exceeding sum insured opted.

Section VI – Portable and Mobile Equipments

Covers loss or damage caused to portable electronic equipment like laptop, mobile phones etc. belonging to Insured and in the personal custody of Insured, director or employees within India for the purpose of business.

Section VII – Machinery Breakdown

Covers all electrical and mechanical appliances, apparatus, gadgets and any electrical or mechanical installation pertaining to the business and contained or fixed in the insured premises against loss or damage due to unforeseen and sudden accidental physical damage caused by and solely due to breakdown.

Section VIII- Burglary & Housebreaking

Covers contents in the hotel and restaurant premises like furniture, fixtures and fittings, electrical installations, stocks and other content relating to trade including goods held in trust against burglary and housebreaking. Loss or damage to the business premises and safe resulting from burglary and housebreaking is also covered.

Section IX – Money Insurance

Covers loss of money relating to business due to accident or misfortune

- When in transit
- While in safe at the business premises
- While at till the business premises

Section X – Fixed Plate Glass

Covers loss or damage caused to Fixed Glass & Sanitary Fittings in the insured premises due to accidental breakage.

Section XI – Neon Sign/Glow Sign/Hoarding

Covers tools such as Neon sign/ Glow sign /Hoarding against risk such as damage by accidental external means, fire, lightning, external explosion, theft of whole sign, riot, strike etc.

Section XII – Accompanied Baggage

Covers loss of baggage due to accident or misfortune. Coverage comprises goods as well as personal belongings of the proprietor, partner, employee, and principal officers while undertaking travel for official purposes.

Section XIII – Personal Accident

Covers death and or disability due to accident. The coverage under this section can be extended by including reimbursement of actual medical expenses on payment of additional premium.

Section XIV – Fidelity of Employees

Covers direct pecuniary loss caused by dishonest acts/infidelity of employees, who are in the permanent employment of the Hotel or Restaurant.

Section XV – Liability

Covers legal liability to be paid to third parties for bodily injury/property damage including claimant's costs, fees and expenses incurred anywhere in India, in accordance with Indian Law.

Section XVI – Employee Compensation

Cover insured against their liability towards the employees, under the Fatal Accidents Act 1855/ Workman Compensation Act 1923 as amended from time to time and under Common Law in respect of accidental death or injury sustained, arising out of and in the course of employment.