

Standard Fire and Special Perils

Name of the insured	nk.sndk.jnswk
Address:	mumbai,mumbai,Baroda,GUJARAT,India,400028
Location address of the insured property	mumbai,mumbai,Baroda,GUJARAT,India,400028
Occupied as	Rubber Goods Mfg with Spreading

Comparision

Sl.	Interest to be covered	IFFCO Tokio General Insurance Co. Ltd.
1	Sum Insured for Building	1000000
3	Sum Insured for Plant and Machinery	4000000
5	Sum Insured for Furnitures,Fixtures and Fittings	15000000
6	Sum Insured for Stock(Stocks other than stocks in Process)	2400000
	Total	22400000

Coverage

	IFFCO Tokio General Insurance Co. Ltd.
STFI	Yes
Earthquake	Yes
Terrorism	Yes
Escalation	Yes
Omission to Insure additions, alterations or extensions	Yes
Earthquake	Yes

Premium Details

	IFFCO Tokio General Insurance Co. Ltd.
Premium	60208
Service Tax	10837

Net Payable	71045 IFFCO Tokio General Insurance Co. Ltd.

Deductible / Excess

Upto 10 crs Sum Insured â€“ 5% of Claim amount subject to minimum of Rs. 10000/

Above 10 crs and Upto 100 crs â€“ 5% of Claim amount subject to minimum of Rs. 25000/-

Above 100 crs â€“ 5% of Claim Amount subject to minimum of Rs. 5,00,000/-

Warranties & Clauses:

STFI

Earthquake

Terrorism

Escalation

Omission to Insure additions, alterations or extensions

Earthquake

Loss or damage resulting from:

Fire due to own fermentation, natural heating or spontaneous combustion of the stocks or by their undergoing any heating or drying process

Burning by order of any Public Authority

Explosion of boilers or steam generating vessels & machinery subject to centrifugal force by its own explosion or implosion

Pressure waves generated by aircraft

Total or partial cessation of work/retarding/interruption of any process or operations arising out of riot, strike, malicious damage

Burglary, house breaking, theft, larceny arising out of riot, strike, malicious damage

Impact damages by rail/road vehicle/animal belonging to the insured or employee or any occupant on the premises

Normal cracking, settlement, bedding down, up heaving of land/structures, coastal or river erosion, defective design, workmanship or use of defective materials

Forest fire

War or war like situations

Pollution or contamination

Note: The above are only the salient features of the Policy, for complete terms and conditions please refer to Policy Wordings.