

Standard Fire and Special Perils

Name of the insured	Durgapratap
Address:	mumbai,mumbai,Pune,MAHARASHTRA,India,400075
Location address of the insured property	mumbai,mumbai,MAHARASHTRA,India,400075
Occupied as	Storage of Non-hazardous goods subject to warranty that hazardous goods of Category I, II, III , Coir waste, Coir fibre and Caddies are not stored therein.

Comparison

Sl.	Interest to be covered					
1	Sum Insured for Building	100000	100000	100000	100000	100000
2	Sum Insured for Plinth and Foundation	100000	100000	100000	100000	100000
3	Sum Insured for Plant and Machinery	100000	100000	100000	100000	100000
4	Sum Insured for Electrical Fitting and Installations	100000	100000	100000	100000	100000
5	Sum Insured for Furnitures,Fixtures and Fittings	100000	100000	100000	100000	100000
6	Sum Insured for Stock(Stocks other than stocks in Process)	100000	100000	100000	100000	100000
7	Sum Insured for Stocks in Process	100000	100000	100000	100000	100000
	Total	700000	700000	700000	700000	700000

Coverage

STFI	Yes	Yes	Yes	Yes	Yes
Earthquake	Yes	Yes	Yes	Yes	Yes
Terrorism	Yes	Yes	Yes	Yes	Yes
Escalation	Yes	Yes	Yes	Yes	Yes
Omission to Insure additions, alterations or extensions	Yes	Yes	Yes	Yes	Yes
Loss Of Rent clause	Yes	Yes	Yes	Yes	Yes
Insurance Of Additional Expenses of Rent For An Alternative Accommodation	Yes	Yes	Yes	Yes	Yes
Architects, Surveyors and Consulting Engineers Fees (in excess of 3% claim amount)	Yes	Yes	Yes	Yes	Yes
Removal of Debris (in excess of 1% claim amount)	Yes	Yes	Yes	Yes	Yes

Spontaneous Combustion	Yes	Yes	Yes	Yes	Yes
Earthquake	Yes	Yes	Yes	Yes	Yes
Floater Clause	Yes	Yes	Yes	Yes	Yes
Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the like and articles dropped therefrom.	Yes	Yes	Yes	Yes	Yes

Premium Details

Premium
Service Tax
Net Payable

Deductible / Excess

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

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

Above 100 crs " 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

Loss Of Rent clause

Insurance Of Additional Expenses of Rent For An Alternative Accommodation

Architects, Surveyors and Consulting Engineers Fees (in excess of 3% claim amount)

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

Spontaneous Combustion

Earthquake

Floater Clause

Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the like and articles dropped therefrom.

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.
