

## Standard Fire and Special Perils

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| <b>Name of the insured</b>                      | Durgapratap   |
| <b>Address:</b>                                 | mumbai,mumbai,Pune,MAHARASHTRA,India,400075   |
| <b>Location address of the insured property</b> | mumbai,mumbai,MAHARASHTRA,India,400075  |
| <b>Occupied as</b>                              | 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.

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