

ALL RISK INSURANCE POLICY – MARKETING BROCHURE

UIN - IRDAN150RP0002V01201213

Introduction

All Risk Insurance policy is structured on an ‘All Risk’ basis for equipments or assets which are in the Insured’s premises or in transit with specified exclusions and is not a ‘named peril’ policy. Broadly it would indemnify the Insured against Fire, Riot and Strike, Theft or Accident or from any fortuitous cause other than those specifically excluded, in a manner to indemnify the Insured to the extent of the intrinsic value of the property of the Insured.

Some of the items covered under All Risk are:

1. Portable Equipments like Laptops, Cameras, Mobiles, Camcoders etc
2. Fine Arts
3. Paintings
4. Jewellery and Valuables
5. Antiques

Please refer the policy document for detailed terms, conditions and exclusions.

Sum Insured

The sum insured or value of the policy is fixed on current market value basis (i.e. new replacement cost less depreciation).

Scope

The policy is structured to indemnify the Insured against Fire, Riot and Strike, Theft or Accident or from any fortuitous cause other than those specifically excluded, in a manner to indemnify the Insured to the extent of the intrinsic value of the property of the Insured.

Significant Exclusions:

The policy would have ‘named excluded perils’ which majorly include war, nuclear / radioactive radiations, willful acts, work cessation, inventory losses, wear & tear, defective design / workmanship and other listed exclusions specified in the policy wordings. Policy is subject to deductible excess as specified in the policy wordings

Premium:

Premium depends on type, exposure and sum insured

Note:

For further details on the above Policy, please visit our Office nearest to you. Our Executives will be pleased to furnish further details

COMPANY PROFILE – LIBERTY GENERAL INSURANCE COMPANY LIMITED

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INSURANCE IS A SUBJECT MATTER OF SOLICITATION