
Standard Property Insurance Coverage's

Standard Fire and Special Perils* Perils insured are fire, lightning, explosion / implosion, impact damage, aircraft impact, bursting / overflowing of water tanks / pipes / apparatus, sprinkler leakage, storm, cyclone, typhoon, hurricane, tempest, tornado, flood, inundation, subsidence, landslide (including rock slide), riots, strikes, malicious damage, missile testing operations. Additionally with options to insure Earthquake and Terrorism risks and a host of extensions including insurance of rent.

Consequential Loss (fire)* Covers loss of profits of a business due to reduction in the turnover caused by a loss or damage that is covered in the Standard Fire Policy. This insurance includes cover for Increased Cost of Working following the loss, as well as the Standing Charges of the business.

Burglary Covers loss or damage from burglary, i.e. theft following upon actual forcible and violent entry or exit from the insured premises.

Money Insurance is against loss of money whilst contained in a locked safe or cash box within the insured premises. The coverage can be extended to include loss of money whilst in transit.

Fidelity Employer / business owners are insured against direct financial loss to the business caused by any act of fraud on the part of any employee. This

insurance covers loss of money as well as business assets entrusted to employees.

All Risks (portable equipment) Insures the risk of accidental damage to portable equipment such as laptops and other electronic devices, test and measuring instruments, etc. at any location and including whilst in transit in the personal custody of the employees of the business.

Plate Glass Insures the risk of accidental damage to plate glass installed in the business premises.

Travel Baggage Covers accompanied baggage of employees on travel for business purposes.

*(Tariff Product)