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# Fire Cover

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## Exclusions Cover Includes Features

This policy covers against fire and some special perils listed below. Its attraction is the fact that it gives you this cover for surprisingly little money.

## Features

### **What is this for?**

This policy covers buildings (RCC construction) and your household contents. Building value should be equal to present day cost of reconstruction, while contents should be insured for their market value.

## Cover Includes

### **Perils Covered**

- Fire
- Lightning
- Explosion / Implosion
- Riot, Strike and malicious damage (RSMD)
- Flood, Storm, inundation
- Aircraft Damage
- Impact Damage by any rail/road vehicle or animal (other than damage by own vehicle)
- Landslide, rockslide
- Bursting and overflowing of water tanks, apparatus pipes.
- Missile testing operations
- Bush Fire
- Earthquake & Terrorism can be taken as add-on covers by paying extra premium

It is important that you take care to adequately insure your property. In case the actual value of insured property at the time of loss under Fire Benefit is found to be greater than the sum insured opted by you, then the claim would stand to be reduced in the same proportion.

## **Exclusions**

1. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
2. Loss, destruction or damage directly or indirectly caused to the property insured by: a. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. b. The radioactive, toxic, explosive, or any other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs.10, 000, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems, records, explosives unless otherwise expressly stated in the policy.
4. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by overrunning, excessive pressure, short circuiting, arcing, self heating, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture, or fitting so affected and not to other machines, apparatus, fixtures, or fittings which may be destroyed or damaged by fire so set up.
5. Expenses necessarily incurred on
  - Architects, Surveyors and Consulting Engineer's fees and;
  - Debris removal by the insured following a loss, destruction or damage to the property insured by an insured peril in excess of 3 percent and 1 percent of the claim amount respectively
6. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike and Malicious Damage cover.
7. Any loss or Damage occasioned by or through or in consequence directly or indirectly due to earthquake, volcanic eruption, or other convulsions of nature.
8. Loss or Damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.