All Risk Insurance Policy
Sales Literature

All Risk Policy is a product designed to cover your valuable movable equipments like laptops, mobile phones, handi-cams, jewellery, and the like which do not remain confined to your own home and are exposed not only to natural perils but also to theft, snatching, etc.
Barring a few perils like Earthquake, War etc., the Policy offers very comprehensive protection against many perils including any accident or misfortune not expressly excluded.

COVERAGES

The Policy generally covers the following:

1. Fire, Riot, Strike and Terrorist Activity
2. Burglary, Housebreaking, Larceny or Theft
3. Accidental loss or damage

EXCLUSIONS

1. Loss or damage arising from moth, vermin, insects, mildew, wear and tear gradual deterioration, inherent defect or from any process of cleaning repairing or restoring.
2. Breakage of glass, china marble, earthenware and other brittle substances unless occasioned by fire/ Riot/ Strike/ Terrorism and/ or in an attempted theft/ house breaking.
3. Over winding denting or internal damage of watches or clocks
4. Mechanical or Electrical derangement/breakdown of any article unless caused by accidental external means.
5. Fire arms by rusting, bursting.
6. Loss or Damage occurring outside the geographical area stated in the Schedule.
7. Earthquake or Volcanic eruption
8. War and Kindred perils
9. Nuclear Risks
10. Theft from any unattended vehicle

GENERAL CONDITIONS

- Coverage for any article in excess of Rs. 1 lac without Valuation Report /Bill will not be accepted.

Documents required for settlement of claims:

1. Duly completed Claim form
2. Copy of FIR
3. Estimate of loss/ repairs
4. Invoice/ Bills/ Receipts

5. FR
6. Any other details/documents called for a specific loss

The details furnished above do not constitute the entire terms and conditions. For more details please refer to our Policy document