PROPERTY ALL RISK INSURANCE



all risks to the insured property resulting from accidental physical loss or damage.



the financial losses due to an interruption to a business caused by material damage to property insured.

PRODUCTS HIGHLIGHT



Personal Accident



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PROPERTY ALL RISKS INSURANCE

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1 COVERAGE

Section 1 - Property damage

Property all risks is an indemnity policy that provides coverage against all risks to the insured property resulting from accidental physical loss or damage.

Section 2 – Business Interruption

To provide cover for the financial losses due to an interruption to a business caused by material damage to property insured under section 1.





2 EXCLUSIONS

- * Acts of fraud or dishonesty
- ★ Wilful act or wilful negligence
- Order of any public authority
- **X** Collapse or cracking of buildings
- **X** Coastal or river erosion
- Mechanical or electrical breakdown
- Inventory Shortage
- **X** Collapse or overheating of Boiler vessels
- **X** Faulty or defective design materials
- **X** Cessation of work, delay or loss market
- Disappearance unexplained
- * Interruption of water, gas, electricity supply
- **X** Corrosion rust extremes
- * War, Terrorism, Nuclear, Pollution
- Property in transit
- **X** Property in course of demolition construction
- **X** Livestock growing crops or trees.
- Property undergoing repair, testing
- **X** Satellites