

reLIANCE

GENERAL
INSURANCE

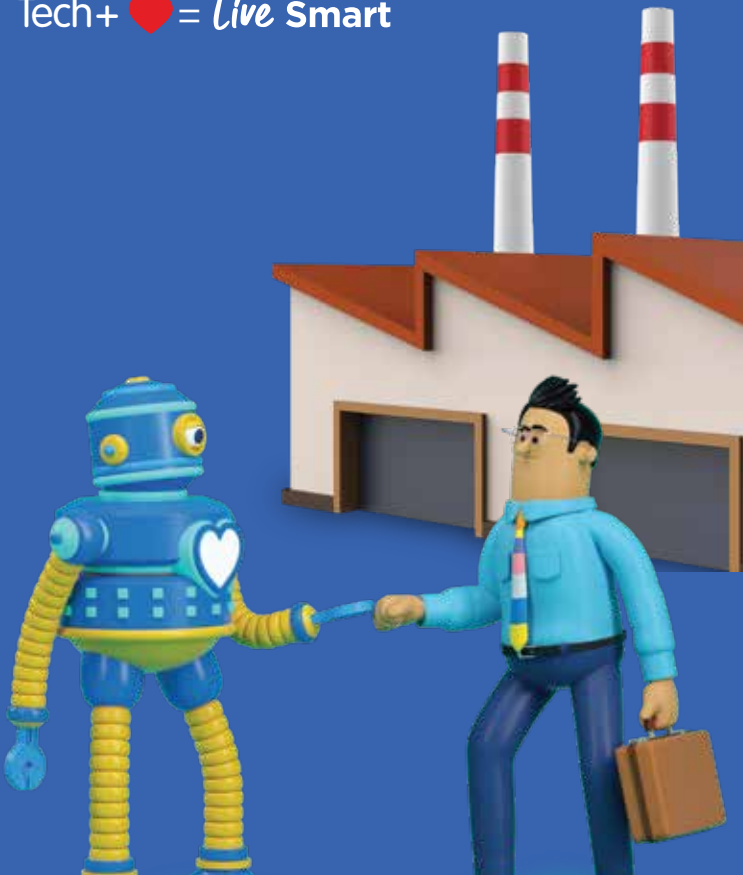
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Reliance
Bharat Laghu Udyam
Suraksha

We Are Here To
Protect Your Business In
Fire And Allied Perils!

Tech+ ❤️ = *Live Smart*



Building an enterprise like a shop or an office takes a lifetime's hard work and definitely, a lot of hard-earned money. The happiness on your face when you first enter through the doors of your factory, and the grim look when you see a storm damage it- we understand both these feelings. That is why, we, at Reliance General Insurance bring to you an insurance protection that offers the convenience of technology for faster assistance during troubled times, along with a whole lot of heart, that knows the care your place of prosperity needs.

Reliance Bharat Laghu Udyam Suraksha
is the new way to *Live Smart* with Tech + ❤️



North, South, East, West, We Cover Fire And The Rest!

Reliance Bharat Laghu Udyam Suraksha is an insurance cover to secure your property if total asset value at one location exceeds ₹ 5 crores but does not exceed ₹ 50 crores at policy commencement date and cover against losses that occur due to fire and a series of natural or man-made perils like:



Fire, including due to its own fermentation, or natural heating or spontaneous combustion.



Explosion or Implosion



Earthquake, Lightning and other convulsions of nature



Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation including Tsunami



Subsidence, Landslide and Rockslide



Bush fire, Forest fire



Impact damage caused by impact of, or collision caused by any external physical object (e.g; vehicle, falling trees, aircraft, wall etc.)



Riot, Strikes, Malicious Damage



Bursting or overflowing of water tanks, apparatus and pipes, Leakage from automatic sprinkler installations.



Missile testing operations



Acts of terrorism*



Theft**



More Inbuilt Covers, Only For You!

- Additions, alterations or extensions upto 15% of the sum insured (excluding stocks)
- Costs compelled by Municipal Regulations upto building sum insured
- Cover for Specific Contents for covering money, plans and drawings, computer programmes and data with personal effects employees, directors and visitors
- Professional fees upto 5% of claim amount
- Removal of Debris upto 2% of the claim amount
- Start-Up Expenses upto Rs. 5 lakhs
- Temporary removal of stocks upto 10% of stock insured



More Features! Because You Need Them

We know that your need can be beyond what this comprehensive policy covers, so here are some add-ons that you can pick as per your choice

- Assets/ goods held in trust or commission used for insured's trade or profession
- Waiver of under-insurance upto 15%
- Standard add-on for covering stock on floater and/or declaration basis

All That's Here Can Be Insured

- Buildings (with basement, if any) including additional structures within insured premises
- Contents including Plant and Machinery, Furniture, Fixtures and Fittings, Stocks and other contents

This Policy Is The One For



Owner of the building and/or contents



Lawful occupier/ tenant of such premises for contents owned/ hired by them

For How Long Is The Cover

The policy can be issued for maximum period of 12 months from the date of inception of the cover.

Policy Covers Everything Except This^

- Excess under the policy
- Wilful act or omission by the insured or by anyone on his/her behalf
- Continuous un-occupancy of insured premises for more than 30 days
- Loss, damage to any electrical/ electronic machine by over-running, short circuiting etc.
- Insured Property removed from premises stated in policy
- Loss of earnings, loss by delay, loss of market or consequential any kind
- Costs for preparing any claim
- War and war-like operations like civil war, mutiny, civil commotion, rebellion, revolution etc.
- Any nuclear radiation or any radioactive contamination

^This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website www.reliancegeneral.co.in

Easy Steps To Claim



Intimate the loss details on 022-4890 3009 (Paid) and obtain the claim number



Co-operate with surveyor appointed for survey of loss



Submit completed claim form and all required documents to the surveyor



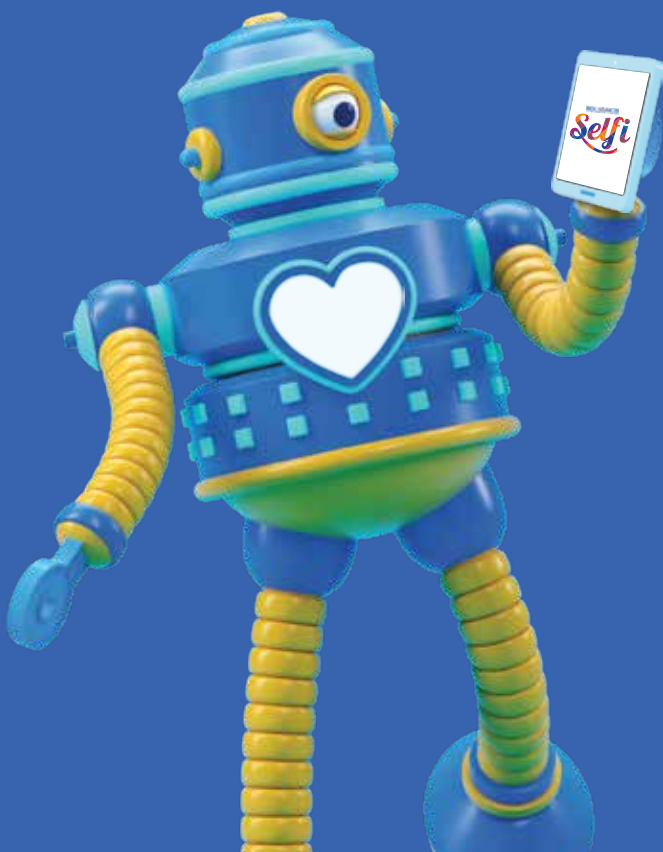
Surveyor completes report & submits to us



We at RGI adjudicate the case as admissible/not admissible as per policy terms, or seek additional details



If claim is not admissible a communication with reason is shared. If claim is admissible payment is made through NEFT



To make a smart choice, get in touch with us right away!

 Website	reliancegeneral.co.in
 Call	022-4890 3009 (Paid)
 WhatsApp	74004 22200

Contact our Insurance Advisor

Need the BroBot Speed.
Go digital with us



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Disclaimer- *Sabotage Terrorism Damage Cover Endorsement wording as provided by Indian Market Terrorism Risk Insurance Pool. **Within 7days from occurrence of and proximately caused by any of the above Insured events.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.reliancegeneral.co.in and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax laws are subject to change.

IRDAI Registration No. 103. Reliance General Insurance Company Limited

Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai- 400063. Corporate Identity Number: U66603MH2000PLC128300. Reliance Bharat Laghu Udyam Suraksha, UIN No.: IRDANI03RP0018V01202021. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

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Certified Company