

- ▶ Discounts for good features available at risk Location proposed
- ▶ Long term discount for 'Dwelling'
- ▶ Additional premium payable for add-on covers

#### Exclusions under the policy

At Reliance General Insurance, we would like things to be as transparent as possible. To ensure that you do not face any unpleasant surprises when you make a claim, we would like you to know some of the major exclusions under the policy:

- ▶ Excess as per policy schedule
- ▶ War and nuclear perils
- ▶ Loss due to pollution and contamination
- ▶ Loss to bullion or unset precious stones, any curios or works of art for an amount exceeding ₹10,000/- unless specifically covered
- ▶ Loss to cold storage premises caused by change of temperature
- ▶ Damage to electrical machines, apparatus, fixtures, or fittings arising from electrical perils such as short circuit
- ▶ Loss of earnings or other consequential loss.
- ▶ Loss by spoilage
- ▶ Loss by theft during or after the occurrence of any insured peril
- ▶ Any loss due to volcanic eruption or other convulsions of nature
- ▶ Loss or damage to property removed to any building other than the insured premises except machinery and equipment temporarily removed for repairs, for a period not exceeding 60 days

#### About us

Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and corporate sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Group.

#### Some of our other products:

- ▶ Reliance HouseHolder's Package Policy
- ▶ Reliance Shopkeeper's Package Policy
- ▶ Reliance Marine Cargo Policy
- ▶ Reliance Industry Care Policy
- ▶ Reliance Office Package Policy
- ▶ Reliance SME Care Policy
- ▶ Reliance Burglary & Housebreaking Insurance Policy

This product brochure gives only the salient features of the Policy. For further details on all the conditions and exclusions related to Reliance Standard Fire & Special Perils Insurance Policy, please contact us before concluding the sale.

Call **1800 3002 8282** (toll free) or **022-3989 8282** (charges apply)  
or sms **'fire'** to **55454**  
or visit **www.reliancegeneral.co.in**

**RELIANCE**

General Insurance

An ISO 9001:2008 Certified Company

**Reliance General Insurance Company Limited**  
**Registered office** Reliance Centre, 19, Walchand Hirachand Marg, Ballard Estate, Mumbai 400 001.

Insurance is the subject matter of solicitation.

**RELIANCE**

General Insurance

## Reliance Standard Fire & Special Perils Insurance Policy

comprehensive protection  
in times of uncertainty

FG/INCOM/FI-01/LLT-Ver.1.4/170712

## Welcome to Reliance General Insurance

Among life's many uncertainties, fire and allied perils often prove to be the most damaging. Such an event not only causes the damage and destruction of your assets, it also leaves you with a huge financial burden to bear. At such times, you need the safety of the Reliance Fire and Special Perils Insurance policy. This calms your worried mind by offering you comprehensive coverage and by giving you the financial support to recover from such sudden losses.

### Key advantages

- ▶ Specially designed plan that covers all the properties which are normally exposed to the risk of fire and allied perils
- ▶ Wide scope of cover for your assets against a variety of natural and man-made perils
- ▶ A host of add-on covers for you to opt from
- ▶ Optional deletion of storm, tempest group of perils and riot, strike group of perils
- ▶ Multiple options for variations in sum insured – such as floater policy, declaration policy and floater declaration policy

### Applicability

Broadly, the fire and special perils insurance policy can be issued to cover the following types of risks:

- ▶ Dwellings, offices, hotels, shops etc. located outside the compound of industrial / manufacturing risks
- ▶ Industrial / manufacturing risks
- ▶ Utilities located outside the compound of industrial / manufacturing risks
- ▶ Storage risks located outside the compound of industrial / manufacturing risks
- ▶ Tank farms / gas holders located outside the compound of industrial / manufacturing risks / immovable properties which have monetary value

### Scope of cover

The policy covers loss due to :

- ▶ Fire
- ▶ Lightning
- ▶ Explosion / implosion
- ▶ Aircraft damage
- ▶ Riot, strike and malicious damage (RSMD)
- ▶ Storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation (STFI)
- ▶ Impact damage
- ▶ Subsidence and landslide including rockslide
- ▶ Bursting and/or overflowing of water tanks, apparatus and pipes
- ▶ Missile testing operations
- ▶ Leakage from automatic sprinkler installations
- ▶ Bush fire
- ▶ Architects', surveyors' and consulting engineers' fees up to 3% of claim amount
- ▶ Removal of debris up to 1% of the claim amount

### Add-on covers

You can select any of the following add-on covers on payment of extra premium.

- ▶ Earthquake (fire & shock)
- ▶ Architects', surveyors' & consulting engineers' fees (in excess of 3% of claim amount)
- ▶ Debris removal (in excess of 1% of claim amount)
- ▶ Deterioration of stocks in cold storage
- ▶ Accidental power failure consequent to damage at the premises of power station due to an insured peril
- ▶ Change in temperature arising out of loss or damage to the cold storage machinery in the insured premises due to operation of insured peril
- ▶ Forest fire
- ▶ Impact damage due to insured's own rail / road vehicles, fork lifts, cranes, stackers and the like and articles dropped therefrom
- ▶ Spontaneous combustion

- ▶ Omission to insure additions, alterations or extensions
- ▶ Spoilage material damage cover
- ▶ Leakage and contamination cover
- ▶ Temporary removal of stocks clause
- ▶ Loss of rent clause
- ▶ Insurance of additional expenses of rent for an alternative accommodation
- ▶ Start-up expenses
- ▶ Molten metal spillage

### Policy options

One can choose up the following variant with regard to sum insured while opting for the Standard Fire & Special Perils Insurance Policy

- ▶ Floater policy: This policy can be issued for stocks at various locations under one sum insured
- ▶ Declaration policy: Takes care of frequent fluctuations in stocks / stock values. Declaration policy can be granted subject to certain conditions
- ▶ Floater declaration policy: This policy has the features of both floater and the declaration policies

### Policy tenure

The policy is issued for one year from the date of inception of the cover. However, policies for a period exceeding 12 months can be issued for 'Dwellings'.

### Premium payable

Premium depends upon the type of risk and is subject to the following:

- ▶ Discount for sprinkler block installation
- ▶ Discount for optional deletion of STFI and RSMD perils
- ▶ Loading for kutchha construction