

accidental death or injury sustained, arising out of and in the course of employment.

Reliance Value Advantage

- ▶ Comprehensive coverage – combination of Material Damage, Consequential Loss, Liability and Accidental coverage.
- ▶ Exhaustive list of perils covered
- ▶ An Umbrella policy where all risk relating to the trade is covered under one roof
- ▶ Liability section also covers legal liability arising out of
 - Food and Beverages
 - Goods kept in custody of Insured
 - Swimming Pool
 - Sports Facilities

Discount

There are sectional discounts available based on the number of Sections opted.

Policy Exclusions

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

- ▶ The loss or damage due to nuclear perils
- ▶ Damage to property due to pollution and contamination
- ▶ Loss or damage due to wear and tear, gradual deterioration or slowly developing flaws
- ▶ Consequential loss of any kind
- ▶ Wilful act or gross negligence on the part of the insured, resulting in loss or damage
- ▶ Damage to the property if it is moved to any other location other than stated in the policy schedule
- ▶ Loss or damage due to burglary and housebreaking

when a family member is involved

- ▶ Faults in electrical appliances existing at the time of commencement of the policy or manufacturing defects
- ▶ Shortage of money due to errors and omission
- ▶ Injury or death of the insured as a result of his/her participation in dangerous sport/hobbies, misuse of alcohol/intoxicant or resulting from HIV/ AIDS
- ▶ Loss or damage caused by or due to action of any lawful constituted authority or government body
- ▶ Loss or damage for which the manufacturer or the supplier or repairer or transporter or any other third party is responsible either in law or under a contract

What to do in the event of a claim?

The claim procedure with Reliance General Insurance is fast, transparent and hassle free!

Please register the claim on our toll-free number 1800 3002 8282 or 3989 8282 (charges apply). For claims that require inspection, we will appoint a surveyor immediately.

After receipt and scrutiny of the mandatory documents, we will process the claim expeditiously.

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 HealthWise Policy
- ▶ Reliance Shopkeeper's Package Policy
- ▶ Reliance Marine Cargo Policy
- ▶ Reliance Office Package Policy
- ▶ Reliance Private Car Policy
- ▶ Reliance Industry Care Policy
- ▶ Reliance Travel Care Insurance Policy
- ▶ Reliance Householder's Package Policy

This product brochure gives only the salient features of the Policy. For further details on all the conditions and exclusions related to Reliance Hotel & Restaurant Package Policy, please contact us before concluding the sale.

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



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
Hotel & Restaurant
Package Policy**

**complete business protection
at your service**



RGIMCOM/FI-01/ILT/Ver. 1.2/130911

Reliance Hotel & Restaurant Package Policy

As a hospitality industry professional, you serve and ensure the comfort of several customers every single day. It is fast paced industry. And you cannot afford to let anything slow it down. Which is why you need to secure every part of your business with the protection of insurance.

Discover Reliance Hotel & Restaurant Package Policy, a unique insurance policy designed specifically for the hospitality industry. It offers a variety of covers like Fire, Burglary House Breaking, All risk Liability, Money, etc. In different customisable combinations, to match your unique insurance needs.

Key Benefits

- ▶ Comprehensive policy offering a bouquet of covers
- ▶ Flexibility in customisation of policy
- ▶ Economical for growing hospitality businesses
- ▶ Caters to all types of hotel & restaurants
- ▶ A unique package of covers specifically designed to suit the hotel & restaurant industry

What does this Policy cover?

Coverage under this Policy is spread across 16 sections, enabling you to choose and customise protection to your specific requirements.

Section I Building / Contents (Excluding Money and Valuables)

This section covers the physical structure of hotel and restaurant premises, and content excluding money and valuables therein against Fire & Allied Perils such as:

- ▶ Fire
- ▶ Lightning
- ▶ Explosion and implosion
- ▶ Aircraft or articles dropped there from

- ▶ Riot, strike and malicious act
- ▶ Flood, inundation, storm, tempest, typhoon, hurricane, tornado, or cyclone
- ▶ Impact damage
- ▶ Subsidence and Landslide including rockslide-demolition, construction, structural alteration or repair of any property, ground works or excavation
- ▶ Bursting and or overflowing of water tanks, apparatus, and pipes
- ▶ Missile testing operations
- ▶ Leakage from automatic sprinkler installations
- ▶ Bushfire
- ▶ Earthquake, fire and or shock
- ▶ Terrorism (optional)

Section II – Alternate Accommodation

In case your hotel or restaurant premises is damaged or destroyed by fire or other perils as specified under Fire and Allied perils clause, and becomes unfit for occupation, the Policy can also provide for reimbursement of additional rent incurred towards hiring an alternate accommodation based on the Sum Insured opted.

Section III Business Interruption (Fire)

Covers loss due to interruption or interference with the business carried on by the Insured at the premises specified and covered under Section I, in consequence of loss, destruction or damage payable under Section I subject to the limits of sum insured. The cover under this section shall be limited to loss of gross profit due to:

- ▶ Reduction in turnover
- ▶ Increase in cost of working

Section IV – Electronic Equipments

Covers loss or damage to electronic appliances including apparatus, gadgets, and computers against accidental

damage or breakdown.

Section V – Reinstatement of Data

Covers the cost of reinstating data on data-carrying materials and for programs in the event of damage to data contained in or on data-carrying materials or to programs, up to an amount not exceeding sum insured opted.

Section VI – Portable and Mobile Equipments

Covers loss or damage caused to portable computers and mobile phones belonging to Insured and in the personal custody of Insured, director or employees within India for the purpose of business.

Section VII – Machinery Breakdown

Covers all electrical and mechanical appliances, apparatus, gadgets and any electrical or mechanical installation pertaining to the business and contained or fixed in the insured premises against loss or damage due to unforeseen and sudden accidental physical damage caused by and solely due to breakdown.

Section VIII- Burglary & Housebreaking

Covers contents in the hotel and restaurant premises like furniture, fixtures and fittings, electrical installations, stocks and other content relating to trade including goods held in trust against burglary and housebreaking. Loss or damage to the business premises and safe resulting from burglary and housebreaking is also covered.

Section IX – Money Insurance

Covers loss of money relating to business due to accident or misfortune

- ▶ When in transit
- ▶ From the safe at the business premises
- ▶ From the till at the business premises

Section X – Fixed Plate Glass

Covers loss or damage caused to Fixed Glass & Sanitary Fittings in the insured premises due to accidental breakage.

Section XI – Neon Sign/Glow Sign/Hoarding

Covers tools such as Neon sign/ Glow sign /Hoarding against risk such as damage by accidental external means, fire, lightning, external explosion, theft of whole sign, riot, strike etc.

Section XII – Accompanied Baggage

Covers loss of baggage due to accident or misfortune. Coverage comprises goods as well as personal belongings of the proprietor, partner, employee, and principal officers while undertaking travel for official purposes.

Section XIII – Personal Accident

Covers death and or disability due to accident. The coverage under this section can be extended by including reimbursement of actual medical expenses on payment of additional premium.

Section XIV – Fidelity of Employees

Covers direct pecuniary loss caused by dishonest acts/infidelity of employees, who are in the permanent employment of the Hotel or Restaurant.

Section XV – Liability

Covers legal liability to be paid to third parties for bodily injury/property damage including claimant’s costs, fees and expenses incurred anywhere in India, in accordance with Indian Law.

Section XVI – Workmen Compensation

Cover insured against their liability towards the employees, under the Fatal Accidents Act 1855/ Workman Compensation Act 1923 as amended from time to time and under Common Law in respect of