



FIRE AND SPECIAL PERILS

This policy indemnifies the insured against accidental physical loss, destruction or damage to the property insured by any cause other than those specifically excluded occurring within the geographical area specified at any time during the period of insurance. This policy can be taken to cover all immovable and movable property such as buildings, plant and machinery, furniture, fixtures, fittings, Stock and goods held in trust and other contents as required by the insured.

SUITABILITY

- The Fire Insurance policy is suitable for the owner of property.
- One who holds property in trust or on commission.
- Individuals or financial institutions that have financial interest in the property.
- Tenants in respect of their own property which they are legally responsible for.

Scope of Cover

This policy covers loss of or damage caused by:-

- Fire
- Lightning
- Explosion

Additional perils extension.

- Earthquake, volcanic eruption and Subterranean fire, bush-fire.
- Storm, wind, water hail or snow.
- Aircraft, other aerial devices or articles dropped there from.
- Impact by animals, train, trees or vehicles (Own & third party vehicles excluding damage to such vehicles.
- Leakage or discharge from fire extinguishing installations/appliance like Sprinkler System
- Subsidence and Landslip.
- Riot, strike, Civil Commotion and malicious damage. Spontaneous combustion, fermentation, self-heating

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