



INDUSTRIAL ALL RISK COVER

Industrial All Risks Insurance provides wider cover than a traditional Fire and Special Perils Insurance policy. It is an all-risks policy covering a broad range of perils, including fire, lightning, explosion, riot, strike, malicious damage, storm, tempest, flood, earthquake, burglary and accidental damage.

This policy is designed for large organizations that require comprehensive protection against multiple risks to ensure operational continuity by managing the financial impact of unforeseen catastrophes.

Sections of Cover

Section A: Buildings – Material Damage

Covers physical loss or material damage to insured property as described in the policy schedule. This includes buildings, furniture, fixtures, stock-in-trade, machinery and other insured assets.

Section B: Burglary Extension

Covers loss or damage to stock, plant, machinery, and other tangible assets in which the insured has a financial interest.

Section C: Machinery Breakdown

Covers loss or damage to plant and machinery listed in the schedule.

Section D: Business Interruption

Covers loss of income following property damage or machinery breakdown.

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NIC Insurance is regulated by the Insurance Regulatory Authority