

## Property All Risks LM7 wording – Commercial

Optional Benefits I
Hold up
Cash in locked safe <sup>1</sup>
Cash in transit <sup>1</sup>
Fidelity guarantee (employee infidelity coverage) <sup>1</sup>
Machinery breakdown as per Munich Re wording
Deterioration of stock

Optional Benefit II
SRCC and Malicious damage

Optional Benefit III
Solar panel system (against fire only)

Benefits	Sub limits	Deductibles
Neighbors, co-owners and third parties recourse (against fire only)	Up to Construction + Contents Value	N/A
Loss of rent/loss of use/alternate accommodation (across 6 months)	Up to 10% of Construct. Value/ month	1 <sup>st</sup> 3 days
Business Interruption (across 6 months)	Up to 10% of Contents Value/ month	
Impact of vehicle, animal/cattle belonging or not to the insured or his family members & servants or under his custody	Up to Construction + Contents Value	As per all other losses deductible
<b>Natural perils</b> including but limited to:		
Earthquakes, tsunami, landslide, hurricane, cyclone, tornado, tidal wave, avalanche, subsidence, ground heave	Up to Construction + Contents Value	1% of construction & contents
Storm, tempest, flood, snow weight and hail	Up to Construction + Contents Value	10% of loss min \$1,500
Plate glass and mirrors including sonic boom	\$25,000	\$100 eel
Smoke damage	Up to Construction + Contents Value	As per all other losses deductible
Accidental breakage excluding personal belongings	\$5,000	\$500 eel
<b>Water damage</b>		
Bursting and overflowing of water tanks, pipes & apparatuses extended to cover overflowing of diesel tanks and sewage pipes	25% of contents value	10% of loss min \$100
Cost of search of water damage loss	\$2,000	
Rain water	25% of Deco & Furniture, maximum \$10,000	
Water damage liability towards neighbors	12.5% of Deco & Furniture, maximum \$10,000	
Accidental discharge of sprinklers	50% of water damage max \$20,000	
Reconstitution of documents (e.g. data or accounting ledger reconstruction)	\$2,000	As per all other losses deductible
<b>Burglary</b>		
Burglary following forcible entry (including damage due to break in/out to buildings, gates, doors and windows up to \$5,000)	Contents Value	As per all other losses deductible
Cash in register up to \$1,000 per register and \$3,500 per year	\$3,500	

All other losses not stated above are subject to a \$250 deductible

Additional Clauses	Sub limits	Deductibles
Automatic capital addition clause	10%	N/A
Automatic reinstatement clause subject to prorated premium		
Small site of work excluding hot works (not exceeding \$50,000)	5% of Construction + Contents Value	
Deletion of average clause	up to 20%	

Note: Valuable items exceeding 10% of contents, should be specified and declared separately

<sup>1</sup> 20% of Contents up to \$50,000, will be added to the Sum Insured of Contents



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## Property All Risks LM7 – Jewelry Shop

Benefits	Sub limits	Deductibles
<b>Fire</b>	TSI	
Neighbors, co-owners & third parties recourse	Up to construction S.I.	
Complementary covers: removal of debris, demolition, architects and surveyors' fees, fire department charges, accidental discharge of sprinklers, expediting expenses/extra charges for airfreight/overtime work	10% of construction & contents	
Loss of rent/loss of use/alternate accommodation	10% of construction value per month up to 6 months	1 <sup>st</sup> 3 days
Business interruption	5% of stock value per month, up to 6 months and up to \$250,000	
Reconstitution of documents (e.g. data or accounting ledger reconstruction)	\$2,000	
Deletion of electrical clause (covering electrical device causing fire)	10% of construction & contents, maximum \$50,000	
Plate glass and mirrors	\$25,000	\$100 eel
Impact of vehicle, animal/ cattle	Up to TSI	
Smoke damage	Up to TSI	
<b>Water damage</b>		
Bursting and overflowing of water tanks, pipes & apparatuses	25% of Deco & Furniture	10% of loss min \$100
Cost of search of water damage loss	\$2,000	
Water damage liability towards neighbors	12.5% of Deco & Furniture, maximum \$10,000	
Rain water	25% of Deco & Furniture, maximum \$10,000	
<b>Natural perils</b>		
Earthquake, tsunami and landslide	TSI	1% of TSI
Storm, tempest, flood, snow weight and hail	TSI	
<b>Burglary</b>	Aggregate limit for one event \$1,000,000	
Burglary against forcible entry (coverage of furniture and decoration)	Up to \$250,000	
Damage due to break in	Up to \$25,000	
Burglary against forcible entry (coverage of stock outside safe or on display)	Equal to stock value, up to \$1,000,000	
Jewelry and cash in safe due to break in on external doors of shop and safe (double forcible entry)		
Hold-up	20% of Total Sum of Burglary up to \$50,000	
Jewelry and cash in transit	20% of stock value, up to \$250,000	
Fidelity guarantee (employee infidelity coverage)		

All other losses not stated above are subject to a \$250 deductible

Additional Clauses	Sub limits	Deductibles
Automatic capital addition clause	10%	
Automatic reinstatement clause subject to prorated premium		N/A
Small site of work/workmen clause (not exceeding \$25,000)	5% of construction & contents	
Deletion of average clause	up to 20%	

SRCC, Malicious damage & Full Political Violence available upon request and subject to underwriting

**Special conditions:**

- Inventory of stock documents should be available and updated during the insurance period.
- Detailed record/logbook of stock items in the safe must be kept at separate location and updated daily.
- Delivery of stock or cash above \$50,000 should be accompanied by at least 2 persons.



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## Fire & Allied Perils

Optional Benefit I Additional Contents in Safe
Jewelry in locked safe <sup>2</sup>
Cash in locked safe <sup>3</sup>

Optional Benefit II
Hold up
Cash in Transit
Fidelity guarantee (employee infidelity coverage)
Machinery breakdown as per Munich Re wording
Deterioration of stock

Optional Benefit III
SRCC and Malicious damage

Optional Benefit IV
Solar panel system (against fire only)

Benefits	Sub limits	Deductibles
<b>Fire, Lightning, Explosion &amp; Aircraft Damage (FLEXA)</b>	Up to Construction + Contents	N/A
Neighbors, co-owners & third parties recourse	Up to Construction + Contents	N/A
Loss of rent/loss of use (across 6 months)	10% of Construction Value per month	1 <sup>st</sup> 3 days
Business interruption (across 6 months)	Up to 10% of Contents Value per month	
Impact of vehicle, animal/cattle, lightning, explosion, and aircraft damage	Up to Construction + Contents	N/A
<b>Natural perils</b>		
Earthquake, tsunami and landslide	TSI	1% of TSI
Storm, tempest, flood, snow weight and hail	TSI	10% of loss min \$1,500
Smoke damage	Up to Construction + Contents	N/A
Plate glass and mirrors including sonic boom	Up to \$25,000	\$100 eel
<b>Water damage</b>		
Bursting and overflowing of water tanks, pipes & apparatuses	50% of Contents value	10% of loss min \$100
Cost of search of water damage loss	\$2,000	
Rain water	\$10,000	
Water damage liability towards neighbors	50% of water damage, up to \$10,000	
Accidental discharge of sprinklers	50% of water damage max \$10,000	
Reconstitution of documents (e.g. data or accounting ledger reconstruction)	Up to \$2,000	N/A
Deletion of electrical clause (covering electrical device causing fire)	10% of construction & contents, max \$50,000	
Burglary against forcible entry including damage due to break in	50% of Contents Value	

Additional Clauses	Sub limits	Deductibles
Automatic capital addition clause	10%	N/A
Automatic reinstatement clause subject to prorated premium		
Small site of work excluding hot works (not exceeding 50,000)	5% of Construction + Contents	
Deletion of average clause	up to 20%	

**Excluding:** fireworks, matches, explosives and ammunitions (manufacturing, processing, selling and warehouses), charcoal factories, cotton-wool, rag (warehouse and factory), wool pulp factories, mining (over and underground) metallurgical plants, briquetting, drying food facilities, standing & growing crops, bush & forests, semi-conductor plants, bloodstock, poultry & livestock, toxic mold, overhead transmission and distribution lines, industrial all risks and any kind of energy risks, oil and petrochemical risks (except petrol and gas station risks)

<sup>1-3</sup>Amount will be added to the Sum Insured of Contents



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## Workmen Compensation - Corporate

Nature of work & Class of business	
<b>Class A</b>	Nonhazardous occupation
Includes:	Pharmacies, Beauty Shops, Shops, Dental Clinics, Hotels, Offices, Travel Agencies, Executives, Indoor Sales, Physicians, Lawyers, Bankers, Accountants, Clinics, Computer Stores, Gift Shops, Jewelry Shops, Libraries, Linen Stores, Schools
<b>Class B</b>	Limited exposure to occupational hazard
Includes:	Restaurant, Juice Shop, Flower Shop, Outdoor Sales, Gas Station, Driver, Hairdresser, Home Appliances, Photo Studios, Radio & TV Stations
<b>Class C</b>	More exposure to occupational hazard
Includes:	Bakery, Mechanical Or Electrical Garage, Painting Garage, Warehousing (Loading/Unloading), Printing press, Laundry Shops, Sewing Factory, Tire Repair Shops
<b>Class D</b>	Occupational hazards
Includes:	Upholstery Workers, A/C Installation, Butchery, Industrial workshop, A/C installation
<b>Class E:</b>	Carpentry, ironmongery, electricians, aluminum, and the like and Standalone WC policies <i>Please refer to the company</i>

### Activities excluded

- ✓ Agriculture, Farms, cleaning, sawmill of stones, municipality, glass factory, tractor's driver, security companies, air crews, ship crews, ship building & repairing, tobacco manufacturer
- ✓ Pesticide/herbicide/fungicide/fertilizer and tobacco manufacturer
- ✓ Manufacture &/or supply &/or production, storage, filling, breaking down or transport of: fireworks, ammunition, cartridges, or any explosives

## Public liability – Corporate

Type of risk	Limit in \$		
	Bodily injury	Material damage	Aggregate
<b>1) Commercial risk (Pharmacies, Beauty Shops, Shops, Dental Clinics, Offices, Travel Agencies, Clinics, Computer Stores, Gift Shops, Jewelry Shops, Libraries, Linen Stores)</b>	2,500	2,500	10,000
	5,000	5,000	25,000
	10,000	10,000	50,000
	25,000	25,000	100,000
Optional 1: Valet parking - Deductible \$100 for each material damage - Theft and partial theft are excluded	limits as above/not exceeding \$25,000 in the aggregate		
Optional 2: Signboard	2,500	2,500	10,000
	5,000	5,000	25,000
	10,000	10,000	50,000
	25,000	25,000	100,000
<b>2) Industrial risk (factory, warehouse)</b>	2,500	2,500	10,000
	5,000	5,000	25,000
	10,000	10,000	50,000
	25,000	25,000	100,000
<b>3) Hotel, restaurant, resort</b>	5,000	5,000	25,000
	10,000	10,000	50,000
	25,000	25,000	100,000
Optional 1: Food poisoning	Limits as above		
Optional 2: Valet parking - Deductible \$100 for each material damage - Theft and partial theft are excluded	limits as above/not exceeding \$25,000 in the aggregate		
Optional 3: Swimming pool	Limits as above		
Optional 4: Signboard	Limits as above		
<b>4) Petrol Station including the use of car lift</b>	5,000	5,000	25,000
	10,000	10,000	50,000
	25,000	25,000	100,000
Optional: Liability resulting from fire & explosion	Limits as above		
<b>5) Common parts of a building including the use of the elevator</b>	5,000	5,000	25,000
	10,000	10,000	50,000
	25,000	25,000	100,000

**N.B.** - Professional liability, cases resulting from alcoholism and drunkenness are excluded.  
- The covers above are complementary to the fire policy.

<b>6) Signboard</b>	Highest dimension in meters x \$8	5,000	5,000	25,000
	Highest dimension in meters x \$9	10,000	10,000	50,000
	Highest dimension in meters x \$10	25,000	25,000	100,000

**N.B.** Cases resulting from bad weather are excluded; otherwise please refer to the Company.



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<b>7) Elevator</b>	Residential building up to 9 floors	5,000	5,000	25,000
		10,000	10,000	50,000
		25,000	25,000	100,000
	Residential building 10 floors and above	5,000	5,000	25,000
		10,000	10,000	50,000
		25,000	25,000	100,000
	Commercial center	5,000	5,000	25,000
		10,000	10,000	50,000
		25,000	25,000	100,000
	Industrial (Monte charge)	5,000	5,000	25,000

**N.B.** Deductible \$100 for material damage resulting from the use of Monte charge

<b>8) Drone</b>	<b>5,000</b>	<b>5,000</b>	<b>25,000</b>
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\* For higher limits, refer to the Company