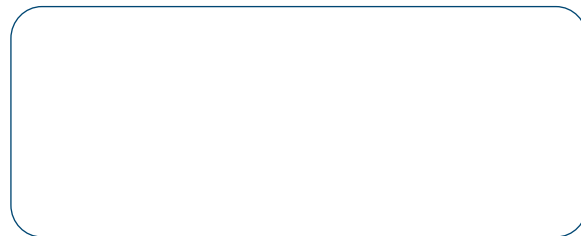


### Our other commercial line products

- Standard Fire and Special Perils Insurance Policy
- Consequential Loss (Fire) Insurance Policy
- Industrial All Risk Insurance Policy
- Erection All Risks Insurance Policy
- Contractors' Plant and Machinery Insurance Policy
- Machinery Breakdown Insurance Policy
- Electronic Equipment Insurance Policy
- Boiler and Pressure Plant Insurance Policy
- SmartCargo Insurance Policy
- Workmen's Compensation Insurance Policy
- SmartPlan Business Advantage Package Policy

[www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)

Please contact us for more details.



#### **Bharti AXA General Insurance Company Limited**

First Floor, The Ferns Icon, Survey No. 28, Next to Akme Ballet, Doddanekundi,  
Off Outer Ring Road, Bangalore- 560037. **Toll Free Helpline:** 1800-103-2292

**Email:** customer.service@bharti-axagi.co.in. **SMS**<SERVICE> TO 5667700. **Website:** www.bharti-axagi.co.in



## Complete protection for civil construction

Contractors' All Risks Insurance Policy





## Claims procedure

### Fast, fair and friendly

We are here to help you. We request you to register a claim by contacting our 24-hour Toll Free Helpline on 1800-103-2292. Please intimate the help desk as soon as a claim occurs so that we can provide you quick and effective assistance and service. You can also register a claim by e-mail on [claims@bharti-axagi.co.in](mailto:claims@bharti-axagi.co.in).

#### While registering the claim, the following information will help us serve you better:

- Your contact numbers
- Policy number
- Name of insured
- Date and time of loss
- Location of loss
- Nature and approximate extent of loss
- Place and contact details of the person at the loss location

#### Immediate action in the event of a loss:

- Please take all possible steps to minimize the loss
- Fully co-operate with the surveyor in loss minimization/control and in arranging inspection of items damaged
- Please alter or commence repairs post surveyors/insurance company's advice only

## Be confident with us...

### Bharti AXA General Insurance

Bharti AXA General Insurance is a joint venture between the Bharti Group and AXA. Bharti AXA combines the strengths of Bharti Enterprises, one of India's leading business groups, and AXA, the global leader in financial protection and wealth management.

#### Twin assurance for you

AXA is one of the largest insurers in the world. The group has over 67 million clients worldwide and over 170,000 employees working across 5 continents. Ranked the world's 15th largest company on the Global 500 list, AXA believes in achieving operational excellence through product innovation, business expertise, distribution, quality of service and productivity.

Bharti Enterprises is one of the biggest organizations in the country with interests in telecom, agro business and retail. It is a pioneering force in the telecom sector with many firsts and innovations to its credit. Bharti offers a powerful mix of a strong national presence and unmatched local knowledge.

**Bharti AXA General Insurance is a partnership that combines AXA's core competence in insurance with Bharti's vast network and reach to provide businesses in India with a range of insurance solutions.**

#### Corporate insurance from Bharti AXA

##### We understand your business

The key to the success of any business is to understand your customers. That's why at Bharti AXA we make it our business to get to know you. Regardless of whether you own a small, mid-size or large business, we provide financial protection by offering you the right insurance product and service. This includes a complete range of general insurance for motor, home, accident and health, travel, energy, marine, property, casualty, liability and several specialized lines. Our policies are tailored to suit your needs and help your business manage risks at competitive costs.

Insurance is the subject matter of the solicitation.

## Covering the risks

### that come with civil construction works

The growth of the construction sector has led to a spate of construction activity. From small buildings to high-rises and massive infrastructure projects, there are all types of civil engineering works taking place. However, every construction activity attracts a wide range of risks which can damage the property. Providing complete protection from these risks is the Contractors' All Risks Insurance Policy.

#### Presenting the Contractors' All Risks Insurance Policy

This is a comprehensive insurance policy which provides complete protection against all types of civil construction risks.

The Contractors' All Risks Insurance Policy provides cover against a wide range of perils. Some of the covered perils are:

- Fire, lightning, explosion, aircraft damage
- Riot, strike, malicious act
- Flood, inundation, storm, cyclone and allied perils
- Landslide, subsidence and rockslide
- Burglary and theft
- Human errors
- Short circuiting, arcing, excess voltage
- Collapse, damage due to foreign objects, impact damages

#### What does this policy cover?

The policy offers coverage under two sections:

##### Section I

#### Material damage

The policy covers physical loss, damage or destruction of the property due to any cause other than those specifically excluded in the policy.

##### Section II

#### Third-party liability

The policy covers the legal liability falling on the insured contractor as a result of bodily injury or property damage suffered by a third party.

#### What is the sum insured?

The sum insured should be for the contract price which is the full value of the contract works on completion of the construction.

#### What is the duration of this policy?

The cover comes into effect from the time of commencement of work or after the unloading of the insured property at the site, whichever is earlier, and expires on the date specified in the policy.

#### What additional covers does this policy offer?

Cover can be extended up to a limit chosen by the insured on the following, on payment of additional premium:

- Cross liability
- Cost of removal of debris
- Express freight, overtime charges
- Air freight
- Additional customs duty
- Escalation
- Owner's surrounding property

#### What does this policy not cover?

The standard exclusions are given below:

- War and related perils
- Nuclear reaction, nuclear radiation or radioactive contamination
- Wilful act or wilful negligence of the insured
- Cessation of work
- Defective material or bad workmanship
- Wear and tear
- Inventory losses
- Faulty design
- Consequential loss

This is not an exhaustive list. For a detailed list of exclusions, please read our policy terms and conditions.

