

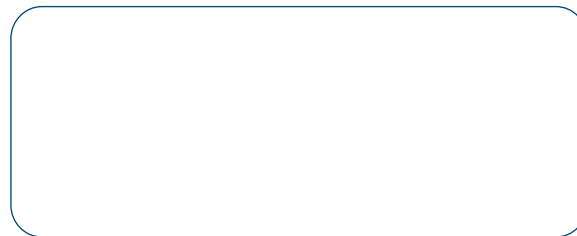
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### Our other commercial line products

- Consequential Loss (Fire) Insurance Policy
- Industrial All Risk Insurance Policy
- Erection All Risks Insurance Policy
- Contractors' 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.




general insurance

**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](mailto:customer.service@bharti-axagi.co.in). **SMS**<SERVICE> TO 5667700. **Website:** [www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)



**Give your property**  
**complete protection from fire accidents**  
Standard Fire and Special Perils Insurance Policy



general insurance

Downloaded from [www.insureatclick.com](http://www.insureatclick.com) - Broker : Loyal Insurance Brokers Ltd.

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### What does this policy not cover?

The general exclusions are broadly classified as:

- Fire due to own fermentation, natural heating or spontaneous combustion of stocks
- Burning by order of any public authority
- Explosion of boilers or steam generating vessels and machinery subject to centrifugal force by its own explosion or implosion
- Pressure waves generated by aircraft
- Total or partial cessation of work/retarding/interruption of any process or operations arising out of riot, strike, malicious damage
- Burglary, housebreaking, theft, larceny in any malicious act
- Impact damage by rail/road vehicle or animal belonging to the insured or employee or any occupier of the premises
- Normal cracking, settlement, bedding down, upheaval of land/structures, coastal or river erosion, defective design, workmanship or use of defective materials
- Destruction or damage caused by forest fire
- Excess amount
- Loss or damage caused by war or warlike situations
- Loss or damage by pollution or contamination except due to insured peril
- Loss or damage to electrical machine/apparatus which is the source of fire
- Architects', surveyors' and consulting engineers' fees exceeding 3% and debris removal expenses exceeding 1% of claim amount
- Any consequential losses

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

## 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

## Safeguard your assets with fire insurance

Your business has valuable property and various other assets which are vulnerable to the threat of fire and other allied perils. A fire can devastate your business, causing huge financial losses. But do not worry, we have the right insurance solution which will give you complete financial protection in the event of a fire. Trust us to be by your side when things go wrong.

### Presenting the Standard Fire and Special Perils Insurance Policy

The Standard Fire and Special Perils Insurance Policy offers your business comprehensive coverage and provides financial support to help it recover from unexpected losses caused by fire and allied perils.

### Key features

- A uniquely designed plan that covers all the properties which are commonly exposed to the risk of fire and allied perils
- A range of add-on covers, including earthquake and terrorism coverage
- Multiple options for covering stocks, comprising floater policy, declaration policy and floater declaration policy

### What does this policy cover?

The Standard Fire and Special Perils Insurance Policy covers the following perils:

- Fire
- Lightning
- Explosion/implosion
- Aircraft damage
- Riot, strike, malicious damage

- Storm, typhoon, hurricane, tornado, flood and inundation
- Impact damage
- Subsidence and landslide, including rockslide
- Bursting and overflowing of water tanks, apparatus and pipes
- Missile-testing operations
- Leakage from automatic sprinkler installation
- Bush fire

### What additional covers does this policy offer?

In order to make the coverage more comprehensive, you have the option to select the following add-on covers on payment of extra premium.

- Architects', surveyors' and consulting engineers' fees in excess of 3% of claim amount
- Debris removal expenses in excess of 1% of claim amount
- Deterioration of stocks in cold storage
- Forest fire
- Impact damage due to insured's own rail/road vehicles
- Spontaneous combustion
- Omission to insure additions, alterations or extensions
- Earthquake (fire and shock)
- Spoilage material damage
- Leakage and contamination
- Extension to cover terrorism damage as per terms and conditions of

## 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.

