

Fire & allied perils insurance

This policy covers the insured against the risk of losses or damage incurred due to fire, lightning, flooding, and a number of allied perils which differ from policy to policy.

What's covered?

- Flood Damage
- Standard Explosion
- Electrical clause I
- Designation of property
- Architects' Quantity Surveyors' and other fees
- Cost of Demolition and Clearing and Erection of hoardings
- Misdescription
- Spontaneous Combustion
- Consulting Engineer's fees
- 85% condition of average in conjunction with reinstatement of value
- Cost of Re-erection
- Breach of conditions & warranties
- Capital Additions
- Fire Brigade
- Reinstatement Value Clause (applicable to merchandise or stock in trade)
- Earthquake, Fire and Shock
- Alterations and repairs
- Malicious Damage
- Tenants Clause (Notification of increase of Hazard where insured owns building)
- Strike, Riot and Civil Commotion
- Special Perils A-H
- Automatic Reinstatement of loss Clause
- Fuels and Tank Clause
- Bush fire
- All other content

What's NOT covered?

- Hazardous Goods
- Loss By theft
- Loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion.
- Loss or damage occasioned by or through or in consequence of
- The burning of the property by order of any public authority.
- Subterranean Fire
- Goods Held In trust
- Bullion or unset precious stones.
- Any curiosity or work of art for an amount exceeding 2500/-
- Manuscripts, plans, drawings or designs, patterns, models or moulds.
- Securities, obligations or documents of any kind, stamps, coined or paper money, cheque, books of account or other business books, computer systems records.
- Coal, against loss or damage occasioned by its own spontaneous combustion.
- Explosives.
- Nuclear Energy Risks Exclusion Clause (NMA 1975)
- War, Civil War, Political Risks & Terrorism and Exclusion Clause
- Electronic Date Recognition Clause (EDRC)



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