



WE'RE
HERE

Property All Risks LM7 – Commercial

Optional Covers	
Cash in safe ¹	
Cash in transit ¹	
Fidelity guarantee (employee infidelity coverage) ¹	
Machinery breakdown as per Munich Re wording	
Deterioration of stock	
Benefits	Sub limits
Property all risks as per LM7 wording	TSI
Neighbors, co-owners and third parties recourse	Up to Construction+ Contents Value
Loss of rent/loss of use/alternate accommodation (across 6 months)	Up to 10% of Construct. Value/ month
Business Interruption (across 6 months)	Up to 10% of Contents Value/ month
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 Value
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
Natural perils	
Earthquake, tsunami and landslide	Up to Construction + Contents Value
Storm, tempest, flood, snow weight and hail	Up to Construction + Contents Value
Accidental breakage (plate glass and mirrors)	\$25,000
Smoke damage	Up to Construction + Contents Value
Water damage	
Bursting and overflowing of water tanks, pipes & apparatuses extended to cover overflowing of diesel tanks and sewage pipes	25% of contents value
Water damage liability towards neighbors	12.5% of Deco & Furniture, maximum \$10,000
Cost of search of water damage loss	\$2,000
Rain water: accumulation of water entering through doors, windows	25% of Deco & Furniture, maximum \$10,000
Reconstitution of documents (e.g. data or accounting ledger reconstruction)	\$2,000
Burglary against forcible entry including damage due to break in	Contents Value
Cash in register up to \$1,000 per register and \$3,500 per year	\$3,500
Hold up	10% of Burglary up to \$10,000
Automatic capital addition clause	10%
Automatic reinstatement clause subject to prorated premium	
Small site of work/workmen clause (not exceeding \$50,000)	5% of Construction + Contents Value
Relief of average clause	20%
Workman Compensation up to 2 named employees excluding delivery	\$25,000/ pers. and \$100,000/ period
Third Party Liability	
Bodily injury	\$5,000
Material damage	\$5,000
Maximum per claim and per period of insurance	\$25,000

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

Note: Valuable items exceeding \$10,000 should be specified and declared separately

List of eligible categories:

(A1): Offices, pharmacies, beauty shops, cosmetics, clinics, churches, mosques, retail shops, flower shops, juice shops, photo studio, home appliances shops, gift shops, toys, musical instruments

(A2): Cellular Shop

(B): Restaurants, grocery, gallery/furniture showroom

Refer to the Company if Total sum insured exceeds \$2,000,000 and if category of risk is not listed above.

¹ 20% of Contents up to \$50,000

Fire & Allied Perils

Optional Covers	Sub limits
Hold up	Up to 25% of contents value not exceeding \$50,000 for each cover
Cash in safe	
Cash in Transit	
Fidelity guarantee (employee infidelity coverage)	
Machinery breakdown as per Munich Re wording	
Deterioration of stock	Up to \$50,000
Benefits	Sub limits
Fire	Up to Construction + Contents
Neighbors, co-owners & third parties recourse	Up to Construction + Contents
Loss of rent/loss of use (across 6 months)	10% of Construction Value per month
Business interruption (across 6 months)	Up to 10% of Contents Value per month
Complementary covers: removal of debris, demolition, architects & surveyors' fees, fire department charges, accidental discharge of sprinklers, expediting expenses/extra charges for airfreight/overtime work	10% of Construction + Contents
Impact of vehicle, animal/cattle, lightning, explosion, and aircraft damage	Up to Construction + Contents
Natural perils	
Earthquake, tsunami and landslide	TSI
Storm, tempest, flood, snow weight and hail	TSI
Smoke damage	Up to Construction + Contents
Deletion of electrical clause (covering electrical device causing fire)	Up to \$50,000
Plate glass and mirrors	Up to \$25,000
Water damage	
Bursting and overflowing of water tanks, pipes & apparatuses	25% of contents value
Cost of search of water damage loss	\$2,000
Rain water	\$10,000
Water damage liability towards neighbors	\$10,000
Reconstitution of documents (e.g. data or accounting ledger reconstruction)	Up to \$2,000
Automatic capital addition clause	10%
Automatic reinstatement clause subject to prorated premium	
Small site of work/workmen clause (not exceeding 50,000)	5% of Construction + Contents
Relief of average clause	20%
Burglary against forcible entry including damage due to break in	25% of Contents Value

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Workmen Compensation - Corporate

Nature of work & Class of business		Annual salaries in \$	Rate % of salary	
Class A	Nonhazardous occupation	10,000 - 50,000	1.20%	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
		50,001 - 200,000	0.85%	
		200,000 & above	0.70%	
Class B	Limited exposure to occupational hazard	10,000 - 50,000	1.65%	Includes: Restaurant, Juice Shop, Flower Shop, Outdoor Sales, Gas Station, Driver, Hairdresser, Home Appliances, Photo Studios, Radio & TV Stations
		50,001 - 200,000	1.35%	
		200,000 & above	1.10%	
Class C	More exposure to occupational hazard	10,000 - 50,000	2.25%	Bakery, Mechanical Or Electrical Garage, Painting Garage, Warehousing (Loading/Unloading), Printing press, Laundry Shops, Sewing Factory, Tire Repair Shops
		50,001 - 200,000	2.00%	
		200,000 & above	1.75%	
Class D	Occupational hazards	10,000 - 50,000	4.00%	Upholstery Workers, A/C Installation, Butchery, Industrial workshop, A/C installation
		50,001 - 200,000	3.50%	
		200,000 & above	3.25%	
Class E:	Carpentry, ironmongery, electricians, aluminum, and the like and Standalone WC policies <i>Please refer to the company</i>			

Public liability – Corporate

Type of risk	Limit in \$		
	Bodily injury	Material damage	Aggregate
1) Commercial risk	2,500	2,500	10,000
	5,000	5,000	25,000
	10,000	10,000	50,000
	25,000	25,000	100,000
2) Hotel, restaurant	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		
3) Petrol Station including the use of car lift	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		
4) Common parts of a building including the use of the elevator	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.

5) Signboard	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.

6) Elevator	Residential building	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