

Additional Rent for Alternate Accommodation

In case your office premises is damaged or destroyed by fire or other perils as specified under the Fire and Allied Perils clause, and become unfit for occupation, our Policy can also provide for reimbursement of additional rent, which you may have to pay for hiring an alternative accommodation. This indemnity can be available for a maximum period of 12 months.

Exclusions under the Policy:

At Reliance General Insurance, we would like things to be as transparent as possible. To ensure that you do not face any misunderstandings when you make a claim, we would like you to know some of the major exclusions under the Policy:

- ▶ Loss or damage due to war and/or warlike perils, nuclear and/or atomic radiation, terrorism.
- ▶ Loss or damage due to wear and tear, gradual deterioration or slowly developing flaws.
- ▶ Consequential loss of any kind.
- ▶ Loss of or damage caused by or due to action of any lawfully constituted authority or Government body.
- ▶ Loss or damage for which the manufacturer or supplier or repairer or transporter or any other third party is responsible either in law or under a contract.
- ▶ Excess as stated in the Policy Schedule
- ▶ Losses without any substantiation or mysterious disappearance or unexplained losses.

In addition, the exclusions applicable under Standard Fire & Special Perils Policy, Burglary Policy, Breakdown Policy, Personal Accident Policy, Third Party Liability Policy are applicable to the respective sections.

Premium Payable:

All the advantages of this Policy are available at the most competitive premium rates. There is suitable loading / discount according to the character of the risk, renewal status, claims experience, number of sections opted and add-on benefits availed.

About us

Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and corporate sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Anil Dhirubhai Ambani Group.

Some of our other products:

- ▶ Reliance Private Car Policy
- ▶ Reliance Householder's Package Policy
- ▶ Reliance Shopkeeper's Package Policy
- ▶ Reliance Commercial Care Policy
- ▶ Reliance Personal Accident Policy
- ▶ Reliance Industry Care Policy
- ▶ Reliance Travel Care Policy
- ▶ Reliance HealthWise Policy

This product brochure gives only the salient features of the Policy. For further details on all the conditions and exclusions related to Reliance Office Package Policy, please contact us before concluding the sale.

Call **1800 3002 8282** (toll free) or **022-3989 8282** (charges apply) or sms **'protect'** to **55454** or visit **www.reliancegeneral.co.in**



General Insurance

An ISO 9001:2008 Certified Company

Reliance General Insurance Company Limited

Registered Office: Reliance Centre,
19, Walchand Hirachand Marg, Ballard Estate,
Mumbai 400 001.

Insurance is the subject matter of solicitation.

RELIANCE

General Insurance

Reliance Office Package Policy

helping you maintain optimum functionality



RGIMCOMMI-24/LLT/Ver. 1.2/270811

At Reliance General Insurance, we have always used our experience and expertise in risk management to identify and fulfill your insurance needs. Our office package Policy seeks to respond to the growing need for a comprehensive Policy that will cover the various risks pertaining to your office.

Designed to offer you total peace of mind, this Policy can be customized to suit your specific risk profile. Now, you can choose the risks, against which you would like to protect yourself, and determine the extent of cover against each identified risk.

Key Advantages:

- ▶ Specially designed plan that covers your office premises against the various perils which it might normally be exposed to
- ▶ Your comprehensive coverage in a single policy document

Scope of Cover:

Fire & Allied Perils

Covers your office building as well as the items of property within your office premises, against the hazards of fire and allied perils like lightning, riot, strike, flood, earthquake, explosion/implosion and impact damage. The cover is also available to any incidental stock of finished goods and/or raw materials, in case your office is engaged in any trading activity.

Burglary & Housebreaking

The items of property in your office premises, including any incidental stock of finished goods or raw materials, can be covered under the Policy, against the risk of burglary, housebreaking, theft and larceny. It also covers damage to your office premises or safe resulting from burglary and/or housebreaking, or any attempt there at. Coverage under this Section can be extended to include the risk of theft as well.

Electrical & Mechanical Appliances

Covers all electrical and mechanical appliances, apparatus, gadgets or any electrical or mechanical installation, pertaining to your trade or business and contained or fixed in your office premises. The cover is available against loss or damage due to unforeseen and sudden accidental physical damage caused by and solely due to mechanical or electrical breakdown.

Electronic Appliances

The electronic appliances, apparatus, gadgets, electronic medical equipment or electronic installations, pertaining to your business contained or fixed in your office premises, are covered against damage or breakdown under this Section. The cover is also available for the portable computers belonging to the business and in the personal custody of the principal officers or employees when carried any where in the world as accompanied baggage. Likewise, computer software & programs (other than those developed in-house), data & data carrying devices, can also be covered.

Money Insurance

You can also cover the loss of money, relating to your trade or business, arising out of accident or misfortune, while in transit or its loss from the safe/till in your office.

Baggage

It is a much-needed cover that is available to the proprietor, partner, principal officer or a permanent employee in your office. Coverage is available against the loss of baggage due to accident or misfortune during any official journey undertaken outside the city. For this purpose, in addition to the personal belongings, baggage would also include travelling advance up to Rs. 10,000/ as well as goods being officially carried during the journey.

Fixed Plate Glass and Sanitary Fittings

Covers loss or damage (due to accidental breakage),

of fixed plate glass and sanitary fittings as well as frames or framework in your office premises (optional).

Neon Sign/Glow Sign/Hoarding

The publicity items in your office, like the neon signs, glow signs and hoardings can be covered against loss or damage due to accidental external means, fire, lightning, external explosion, theft of whole sign, riot, strike and malicious damage and storm, tempest, flood and inundation, rain, hail, flood and bad weather.

Personal Accident

More important than covering your office property, this Policy can provide you a Personal Accident cover. The cover basically provides for financial compensation to the Insured Person (i.e. proprietor, partner, director or a permanent employee) in the event of his accidental death or disablement. In addition, the Policy can also cover your spouse and dependent children. It can also be extended to cover medical expenses.

Infidelity/Dishonesty of Employees

Provide coverage against any direct pecuniary loss caused by the dishonest acts/ infidelity of your employees.

Legal Liability

- ▶ Towards Employees - Your legal liability towards your employees under Fatal Accidents Act 1855/ Workmen's Compensation Act 1923 can be covered under this Section. The cover provides for payment of compensation in respect of accidental death or injury, arising out of and in the course of their employment with you.
- ▶ Towards Third Parties-Subject to certain limitations, your legal liability to pay compensation to third parties, in accordance with the Indian law can also be covered.
- ▶ As a Tenant - It also covers the legal liability incurred by you as a tenant of the office premises, subject to certain limitations.