

# OFFICE PACKAGE INSURANCE POLICY

## Why Office Package Insurance Policy?

This package policy is designed to cater to the complete insurance requirements of your office assets. A single policy offers comprehensive protection against a number of contingencies as detailed later.

## What the covered?

Office Package Insurance Policy extends coverage against the following:

1. Fire and allied perils
2. Burglary
3. Business Interruption (Fire & Allied perils)
4. Money Insurance (Money in Transit)
5. Plate Glass and Neon Signs/Glow Signs
6. Electronic Equipment
7. Machinery Breakdown
8. All Risk Insurance
9. Personal Accident
10. Fidelity Guarantee Insurance
11. Public Liability (Non – Industrial)

## What the Policy does not cover?

This policy does not provide coverage for losses or damages caused by or consequent to any of the following under any sections:

1. Radioactive contamination
2. War Risks
3. Sonic bangs
4. Pollution and/or Contamination
5. Gradually occurring losses
6. Wilful Act
7. Accidental External means
8. Public Authority
9. Terrorism

There are other specific exclusions pertaining to each section and the details furnished above are only General exclusions. For exclusion relating to specific sections please refer to our Policy document.

## What can be covered by paying additional premium?

This policy can be extended to cover the following by paying additional premium:

1. Terrorism
2. Loss of rent
3. Rent for Alternative accommodation
4. Theft extension etc

### **What to do in the event of a claim?**

- Initiate Loss minimization measures.
- Call our Call Centre
- Report claim on Website [www.pincinsurance.com](http://www.pincinsurance.com)
- Please provide necessary assistance to surveyor or company officials for finalization of loss.
- Ensure first-aid/medical help for the injured persons.
- Inform incident to Public Authorities.
- Please furnish required documents and any clarifications that may be sought.

### **Duty of Disclosure:**

We rely on information that you provide while accepting your proposal for insurance cover .If that information is not accurate, we can reduce or deny any claim you may make or cancel your policy. We never want to have to do that, so you must answer honestly, correctly and completely the questions asked.

### **Dispute Resolution:**

We will take all steps to meet your expectations from this policy. However it is possible, that there could be a complaint relating to any of the following:

- Any partial or total repudiation of claims by the insurance companies
- Dispute on the legal construction of the policy wordings in case such dispute relates to claims
- Delay in settlement of claims
- Non-issuance of any insurance document to customers after receipt of premium
- Dispute with regard to premium paid or payable in terms of the policy