



IndusInd

GENERAL INSURANCE

FORMERLY RELIANCE GENERAL INSURANCE

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IndusInd Office Package Insurance Policy

A Policy That Will Work For Office!



Your office is where your work actually happens, where you, your employees become think tanks to drive growth and prosperity for your business. We know that just as much as the safety of the office structure is important so is the importance of everything inside it. That is why, we at IndusInd General Insurance bring to you an insurance protection that offers you the convenience of technology to cover the various risks pertaining to your office, along with a whole lot of Heart that is designed to offer you total peace of mind from risks.

IndusInd Office Package Insurance Policy – where advanced solutions meet genuine trust.



What Is It That We Truly Cover For



Fire And Allied Perils

Covers your office building as well as the contents 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.



Burglary And Housebreaking

The contents 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 and housebreaking. It also covers damage to your office premises or safe resulting from burglary and/or housebreaking, or any attempt to do so. Coverage under this section can be extended to include the risk of theft as well.



Electrical And Mechanical Appliances

Covers all electrical and mechanical appliances, apparatus, gadgets, or any electrical or mechanical installation pertaining to your trade or business while 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

Electronic appliances, apparatus, gadgets, 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 portable computers belonging to the business and in the personal custody of the principal officers or employees when carried anywhere in the world as accompanied baggage. Likewise, computer software and programs (other than those developed in-house), data, and 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 ₹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.



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 such as fire, lightning, external explosion, theft of whole sign, riot, strike and malicious damage, storm, tempest, flood and inundation, rain, hail, 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/her accidental death or disablement. It can also be extended to cover medical expenses.



Infidelity/Dishonesty Of Employees

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



Legal Liability A- 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.

B- 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.

C- As a Tenant

It also covers the legal liability incurred by you as a tenant of the office premises, subject to certain limitations.



Getting An Interim Workplace, We Cover

In case your office premises is damaged or destroyed by fire or other perils as specified under the Fire and Allied Perils clause, and becomes unfit for occupation, we will 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.

Policy Covers Everything But This[^]

Transparency is a way of life for us. To ensure that you do not face any unpleasant surprises 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 war-like 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 or damage caused due to action of any lawfully constituted authority or government body
- Loss or damage for which the manufacturer, supplier, repairer, 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 and Special Perils Policy, Burglary Policy, Breakdown Policy, Personal Accident Policy, and Third Party Liability Policy are

Wondering What's The Premium

Well it's affordable and 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.

Easy Steps To Claim



Intimate the loss details on 022-4890 3009 (Paid) and obtain the claim number



Co-operate with surveyor appointed for survey of loss



Submit to the surveyor completed claim form and all required documents



Surveyor completes report and submits to IndusInd General Insurance



We at IGI adjudicates the case as admissible/not admissible as per policy terms, or seeks additional details



If claim is not admissible a communication with reason is shared. If claim is admissible payment is made through NEFT

[^]This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website indusindinsurance.com

To make a smart choice, get in touch with us right away!

 Website	indusindinsurance.com
 Call	022-4890 3009 (Paid)
 WhatsApp	74004 22200

Contact our Insurance Advisor

Go digital with us



Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.indusindinsurance.com and read the sales brochure, prospectus and policy wordings together carefully before concluding sale. Tax Laws are subject to changes as per the amendments from time to time. ~This is a campaign tagline which indicates the additional add on options available for the customer to choose from apart from the standard cover provided in policy plan.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. IndusInd Office Package Insurance Policy UIN: IRDAN103RP0005V02200708. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300.

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