



# SHRI BHARAT SOOKSHMA UDYAM SURAKSHA POLICY

## PERILS COVERED

1. Fire, including due to its own fermentation, or natural heating, or spontaneous combustion
2. Explosion or Implosion
3. Lightning
4. Earthquake, volcanic eruption, or other convulsions of nature
5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
6. Subsidence of the land on which Your Premises stand, Landslide, Rockslide
7. Bush fire, Forest Fire, Jungle Fire
8. Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.)
9. Missile testing operations
10. Riot, Strikes, Malicious Damages
11. Acts of terrorism
12. Bursting or overflowing of water tanks, apparatus and pipes,
13. Leakage from automatic sprinkler installations
14. Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events.

## WHOM TO SELL

- ☑ Any type of risk other than dwelling like Non-Industrial risk, Manufacturing risk, Storage risk and Utilities.

## FEATURES OF SBSUS POLICY

- Sum Insured - Up to INR 5 Crores at single Location.
- Waiver of Underinsurance (Up to 15%)

### IN-BUILT COVERS

1. Additions, alterations or extensions - Up to maximum of 15% of each item (excluding stocks).
2. Stocks at many locations on floater basis
3. Temporary removal of stocks - Maximum cover will be 10% of the Sum Insured of Stock
4. Cover for Specific Contents
5. Start-Up Expenses - Maximum limit INR 1 lakh
6. Professional fees - Maximum is 5 % of the claim amount
7. Costs for removal of debris - Maximum is 2 % of the claim amount.
8. Costs compelled by Municipal Regulations

### ADD-ON COVERS

1. Installment Protection up to INR 50,000 per EMI
2. Claim Preparation Cost
3. Loss of Rent
4. Insurance of Additional Expenses of Rent for an Alternative Accommodation
5. Accidental Damage Cover
6. Involuntary Betterment
7. Expenses for Loss Minimization
8. Escalation Clause

## Disclaimer-

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\*Terms and Conditions apply.

**For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.**