



# SHRI BHARAT LAGHU UDYAM SURAKSHA

## PERILS COVERED

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| <ol style="list-style-type: none"> <li>1. Fire, including due to its own fermentation, or natural heating, or spontaneous combustion</li> <li>3. Lightning</li> <li>5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation</li> <li>7. Bush fire, Forest Fire, Jungle Fire</li> <li>9. Missile testing operations</li> <li>11. Acts of terrorism</li> <li>13. Leakage from automatic sprinkler installations</li> </ol> | <ol style="list-style-type: none"> <li>2. Explosion or Implosion</li> <li>4. Earthquake, volcanic eruption, or other convulsions of nature</li> <li>6. Subsidence of the land on which Your Premises stand, Landslide, Rockslide</li> <li>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.)</li> <li>10. Riot, Strikes, Malicious Damages</li> <li>12. Bursting or overflowing of water tanks, apparatus and pipes,</li> <li>14. Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events.</li> </ol> |
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## WHOM TO SELL

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

## FEATURES OF SBLUS POLICY

- Sum Insured -More than INR 5 Crores and up to INR 50 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. Temporary removal of stocks - Maximum cover will be 10% of the Sum Insured of Stock
3. Cover for Specific Contents
4. Start-Up Expenses - Maximum limit INR 5 lakh
5. Professional fees - Maximum is 5 % of the claim amount
6. Costs for removal of debris - Maximum is 2 % of the claim amount.
7. 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.**