

# UNITED INDIA INSURANCE CO LTD

## FIRE POLICY

### We Cover

- Buildings
- Machinery and Accessories
- Stock and stock in process
- Contents including furniture

### What Can Be Insured ?

- Dwellings, Offices, Shops, Hospitals(Located outside the compounds of industrial/manufacturing risks)
- Industrial / Manufacturing Risks
- Utilities located outside industrial/manufacturing risks
- Machinery and Accessories
- Storage Risks outside the compound of industrial risks
- Tank farms / Gas holders located outside the compound of industrial risks

### Perils Covered

- Fire
- Lightning
- Explosion/Implosion
- Aircraft damage
- Riot, Strike
- Terrorism
- Storm, Flood, inundation
- Impact damage
- Subsidence , landslide
- Bursting or overflowing of tanks
- Bush fire etc.

### What is not Covered ?

The policy does not cover any loss if loss or damage to property is due to :

- Spontaneous combustion, fermentation
- Burning of property by order of any Public Authority
- Its undergoing any heating or drying process
- Explosion of boilers (other than domestic boilers)
- Total or partial cessation of work

- Permanent or temporary dispossession by order of Government
- Burglary, House breaking, theft
- Normal Cracking or settlement or bedding down of new structures
- War or war like operations
- Defective design, workmanship, defective materials
- Pollution or contamination
- Over-running, short circuit etc.
- Earthquake
- Spoilage loss

### **Add on Covers**

Some Add on covers..

- Terrorism
- Removal Of Debris
- Architects, Surveyors, Consulting Engineers fees
- Earthquake (Fire and Shock only)
- Spontaneous combustion
- Startup expenses
- Spoilage Material Damage Cover
- Leakage and Contamination cover

These additional covers are available by payment of additional premium.

[For more information and quotes, click here.....](#)

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