

Special Notes

- Special Exclusions
 - a. Jewellery & Precious Stones & Valuables
 - b. Mobile phones, tabs
 - c. Accidental Damage cover in respect of laptops
- Loss of Income cover is subject to a 72 hours waiting period.
- Customer must reinstate Money Cover limit after obtaining a claim for total amount granted.
- Only two named workers will be covered under Personal Accident cover for workers.
- Cover for building will be applicable only if the proposer is the owner of the building.



LOLC General Insurance Limited

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Name:

Address:

Contact number:

City:

 **LOLC GENERAL
INSURANCE**

BUSINESS INSURANCE

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MY PHARMACY



Coverage & Benefits

Cover	Sum Insured/Limit		
	Silver (LKR)	Gold (LKR)	Platinum (LKR)
Material Damage Cover			
For Building	1,000,000.00	3,000,000.00	5,000,000.00
For Contents	500,000.00	750,000.00	1,000,000.00
For Stocks	1,000,000.00	2,500,000.00	5,000,000.00
Loss of Income	LKR 2,000.00 per day, up to 14 days	LKR 5,000.00 per day, up to 14 days	LKR 10,000.00 per day, up to 14 days
Burglary Cover	250,000.00	500,000.00	1,000,000.00
Money			
- Transit	50,000.00	100,000.00	250,000.00
- Drawer	10,000.00	25,000.00	50,000.00
Third Party Liability	Per Event 10,000.00 & Aggregate 100,000.00	Per Event 25,000.00 & Aggregate 250,000.00	Per Event 50,000.00 per & Aggregate 500,000.00
Accidental Damage Cover	100,000.00	200,000.00	300,000.00
Personal Accident Cover For			
- Owner	1,000,000.00	1,500,000.00	2,000,000.00
- Workers	100,000.00 per person up to 02 persons	150,000.00 per person up to 02 persons	200,000.00 per person up to 02 persons
Total Annual Premium	8,000.00	12,000.00	15,000

Coverage & Special Free Benefits Material Damage

Coverage

- Fire & Lightning
- Malicious Damage
- Explosion
- Aircraft Damage
- Impact Damage (Including Own Vehicle Damage)
- Cyclone, Storm & Tempest
- Flood
- Natural Perils (Earthquake, Volcanic Eruption, Hurricane, Typhoon, Tornado, Wind-Storm, Tsunami and Tidal Waves)
- Bursting or Overflowing of Water Tanks, Apparatus or Pipes
- Electrical Inclusion (with fire marks cover)

Special Free Benefits

- Removal of Debris – Limited up to LKR 25,000.00 in aggregate
- Damage to Sign Board due to Cyclone, Storm, Tempest – Limited up to
 - * Silver – LKR 25,000.00 in aggregate
 - * Gold – LKR 50,000.00 in aggregate
 - * Platinum-LKR100,000.00 in aggregate

