

1 LOLC *GENERAL*
INSURANCE

BUSINESS INSURANCE

move forward in life 

MY SHOP



Cover	Benefits
Material Damage	<p>Provides cover for loss or damage caused by</p> <p>Fire and Lightning Malicious Damage Cover (Provided, the Riot cover is obtained) Explosion Earthquake Aircraft Damage Impact Damage Spontaneous combustion Cyclone Storm and Tempest Flood Electrical Fire Damage (Subject to proof of burn marks) Natural Disaster including Tsunami, Tidal Waves, Volcanic eruption, Hailstorm, Thunderstorm, Windstorm Tornadoes, Hurricane, Typhoon, Rainstorm due to atmospheric disturbances so designated by the meteorological department. Bursting and overflowing of water tanks, pipes and apparatus.</p> <p>Optional additional perils: Strike, Riot and Civil Commotions Terrorism</p> <p>Optional Covers: By charge of an additional premium, subject to limits terms and conditions.</p> <p>Free benefits -Provided the building is covered</p> <ul style="list-style-type: none"> Architects fees – 5% of the building sum insured or LKR 100,000 whichever is lower Removal of Debris –5% of the building sum insured or LKR 50,000 whichever is lower alternative accommodation for 6 months -LKR 25,000 per month or actual rent whichever is lower Fire Extinguishing costs up to LKR 10,000 Tenants Liability (applicable only when building is occupied by the insured as a tenant) LKR 50,000 Loss of income due to an insured peril LKR 2,500 per day, maximum of 14 days. First three days are excluded Deterioration of Frozen Food up to LKR 10,000 (interruption of power beyond 24 hours)
Burglary and House Breaking	<p>Loss or damage to the insured contents caused by burglary. (Forcible entry/exit) Replacement of Door locks and keys up to LKR 5,000</p>
Money	<ul style="list-style-type: none"> In transit locked drawer /safe / cash register
Accidental Damage to fixed glass	Maximum of LKR 10,000
Personal Accident Benefit	Death /Permanent disablement –LKR 250,000 each
Public Liability	<p>Legal liabilities to third parties arising out of and in the course of business Maximum LKR 100,000 any one occurrence Maximum LKR 250,000 any one period of Insurance</p>
Sign Boards	Accidental damage to sign boards – Maximum LKR 20,000 any one accident

all covers are subject to standard insurance policy terms, conditions and exceptions.



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