

- **Perils covered**

Fire and lightning are the basic perils, but additional perils such as explosion, typhoons, floods, etc. can be covered for an additional premium

- **Property insured:** Buildings, machinery & equipment, furniture and fixtures, tools, inventory, etc.

- **Payment of Premium:**

The premium shall be paid on or before the inception of the policy period

- **Major Businesses**

* **Commercial industry:** office, shop, restaurant, school, department store, etc.

* **Manufacturing industry:** Manufacturing factory, power generation plant, etc.

- **Major Risks Covered**

1. Loss or damage incurred by fire
2. Loss or damage incurred by firefighting
3. Loss or damage incurred by salvage operations from the fire

- **Optional**

- a) **Extended Coverage:**

This coverage adds to the basic Fire Policy the perils of windstorm, hail, explosion, aircraft, vehicles, smoke.

- b) **Strikes, Riots and Civil Commotion**

- c) **Debris Removal Clause**

- d) **Replacement Cost Clause**

- e) **Vandalism and Malicious Mischief Endorsement**

- f) **Flood, Inundation, Rain and Fresh Water Damage Coverage**

- g) **Sprinkler Leakage Endorsement**

- h) **Theft Following Forcible and Violent Entry Endorsement**