

● **Perils covered**

Comprehensive coverage of inventory, stock, and content whilst in either storage or processing or in use within the premises or in transit.

● **Major Property Insured**

1. IT equipment
2. Medical equipment
3. Leased property
4. Other equipment & inventory which is not specifically excluded in this policy

● **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
 - Theft & robbery cover
 - Breakage cover
 - Explosion, bursting risk, collision of vehicle & aircraft cover
 - Miscellaneous cover (rain or snow, smoke, leakage, collapse risk etc.)

● **Major Special Clauses / Endorsements**

- Electrical apparatus coverage special clause
- Mechanical breakdown coverage special clause
- Wind & water damage coverage special clause
- Earthquake risk coverage special clause
- Rain or snow, smoke, leakage, collapse risk exclusion
- Special endorsement for leased property of a leasing company
- Agreed insurable value special clause