

● **Composition**

Package policy that includes Property All Risks, Machinery Breakdown, Business Interruption and General Liability.

Section I - Property All Risks Cover

Sudden and accidental direct physical destruction of or damage to the property whilst on the insured's premises.

Section II - Machinery Breakdown Cover

The Insurer will indemnify the Insured against Breakdown of Property Insured. Breakdown shall mean sudden and accidental physical loss or damage necessitating repair or replacement before working can be resumed.

Section III - Business Interruption Cover

If during the period of insurance the business carried on by the insured at the premises specified in the policy is interrupted with in consequence of an indemnifiable event under All Risks Cover and Machinery Breakdown Cover of this policy, then the insurer will indemnify the insured for the amount of the loss resulting from such interruption or interference.

Section IV - General Liability

To pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies.