

BHARAT LAGHU UDYAM SURAKSHA POLICY



Insurance for Small & Medium Enterprises



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Synergy Insurance Broking Pvt. Ltd.
IRDAI No. DB210 (Valid from 29.08.2024 TO 28.08.2027)
CIN: U7414MH2001PTC131966

WHO NEEDS IT

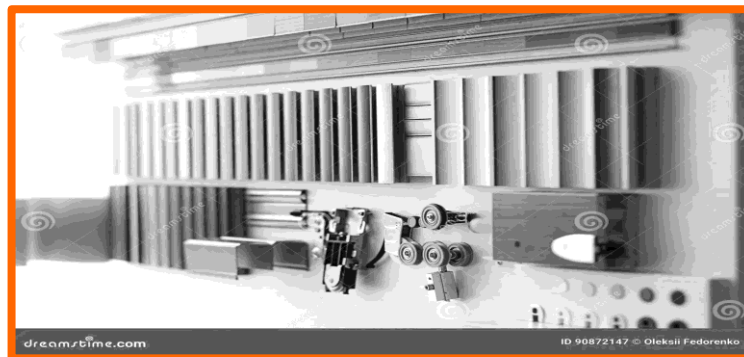
- Buildings (including plinth and foundation)
- Plant and Machinery
- Stock (raw materials, finished goods, stock-in-process)
- Furniture, Fixtures, Fittings
- Other contents



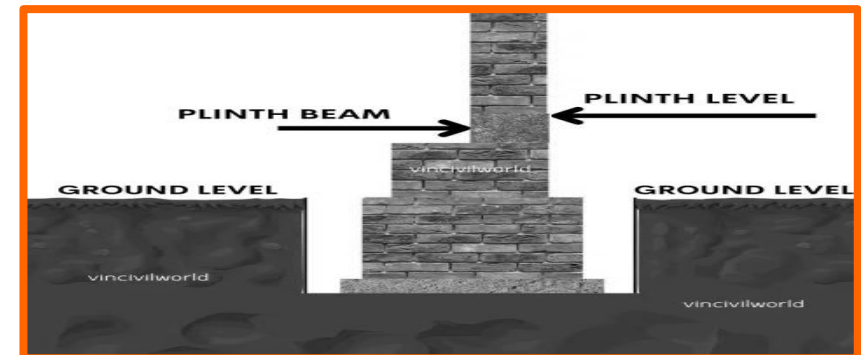
Plant and Machinery



Stock (raw materials, finished goods, stock-in-process)



Furniture, Fixtures, Fittings



Buildings (including plinth and foundation)

WHAT DOES IT COVER

The policy provides protection against loss or damage to property caused by:

- Fire
- Explosion or implosion
- Lightning
- Aircraft damage
- Storm, cyclone, typhoon, tempest, hurricane, tornado, flood & inundation
- Earthquake (including fire & shock)
- Riot, strike, malicious damage
- Impact damage (by rail/road vehicles or animals)

- Subsidence & landslide (including rockslide)
- Bursting/overflowing of water tanks, apparatus or pipes
- Leakage from automatic sprinkler installations
- Missile testing operations
- Bush fire

Who Is It For?

- This policy is designed for industrial and manufacturing enterprises with sum insured above ₹5 crore and up to ₹50 crore at any one location.

Special Features

- Predefined, simplified wording approved by IRDAI
- Designed for ease of understanding and uniformity
- Coverage based on Reinstatement Value Basis
- Mid-sized enterprises with fixed asset values between ₹5 – ₹50 crore

ADD ON COVERS (OPTIONAL)

- Architects', surveyors', and consulting engineers' fees
- Debris removal
- Loss of rent
- Cost of removal of fallen trees
- Start-up expenses
- Spontaneous combustion
- Omission to insure additions, alterations or extensions
- Escalation clause (up to 25%)
- Temporary removal of stock

Major Exclusions

- War, invasion, civil unrest
- Pollution or contamination
- Consequential loss, market loss, business interruption
- Theft during or after an insured peril
- Cost of regular maintenance or wear & tear
- Intentional or fraudulent acts
- Loss due to delay