Sign Board or Signage Insurance



Designed to protect businesses against the financial loss or damage to their outdoor or indoor signage due to unforeseen events





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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

Establishments using signage

- Shops
- Offices
- Malls
- Restaurants
- Showrooms
- Petrol pumps
- Commercial establishments



Glow Signs



Hoardings



Flex Boards



LED Boards



Neon Signs



WHAT DOES IT COVER

Sign Board Insurance (can be part of Business Package Policy or Fire Insurance add-on). Coverage includes:

Accidental external damage
Fire, lightning, explosion
Storm, cyclone, flood, or other natural calamities
Riot, strike, malicious damage
Impact damage (e.g. by vehicles)
Theft or burglary (optional add-on)

Optional Addons

- Third-party liability for damage caused by falling signage
- Neon/LED sign special coverage
- Theft/burglary (if not already included)



MAJOR EXCLUSIONS & IMPORTANT NOTES

Major Exclusions

- Gradual wear and tear or deterioration
- Electrical or mechanical breakdown
- Damage due to improper installation or maintenance
- Damage during repair, cleaning, or removal
- Pre-existing defects

Important Notes

- Sum Insured should be based on reinstatement value (cost to replace the signage).
- Typically, a First Loss Policy or Fixed Sum Policy (no depreciation).
- Annual policies, but can also be offered as part of comprehensive packages

Synergy private & confidential