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 **ICICI Lombard**

— GENERAL INSURANCE —

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Mailing Address

ICICI Lombard General Insurance Company Limited.
Zenith House Keshavrao Khadye Marg, Opp. Race Course, Mahalaxmi, Mumbai - 400 034.

Registered Office

ICICI Lombard General Insurance Company Limited.
ICICI Bank Towers, Bandra Kurla Complex, Mumbai - 400 051.

For complete details on coverage, Terms, conditions and exclusions, please read the policy document carefully before concluding a sale.
ICICI Lombard General Insurance Company Limited. Insurance is the subject matter of the solicitation. IRDA Reg. No. 115. Misc 16.

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CORPORATE COVER



OFFICE PACKAGE POLICY

 **ICICI Lombard**

— GENERAL INSURANCE —

In today's competitive business environment, you need to be on top of the game always. We at ICICI Lombard General Insurance Company Limited, attempt to partner you in this endeavour to bring a package policy that is designed specifically for IT & ITES Sector. This innovative offer gives you the flexibility to design the policy as per your needs. You can choose the covers that you may require to protect your property and manpower. All this is available to you with the convenience of a single policy.

The various covers that are offered by this policy are outlined below along with the Main Extensions and Exclusions.

Certain covers are subject to a deductible (also referred to as 'Excess' which is defined as the part of the loss that is to be borne by the Insured). The excess / deductible may vary from cover to cover. It is advised that you contact your Insurance Advisor or the representative of the Company for more details.

Sections Covered

Standard Fire and Special Perils (Buildings & Contents)

Scope of Cover

The section covers losses due to fire, lightning, explosion and implosion, aircraft damage, riot, strike, malicious damage, storm, tempest, flood and inundation, impact damage, subsidence and landslide / rockslide, bursting and / or overflowing of water tanks, apparatus and pipes, missile testing, leakage from automatic sprinkler installations and bush fire.

Main Exclusions

The section does not cover, loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the policy.

Main Extensions

- Earthquake (Fire & Shock)
- Terrorism
- Additional Rent for Alternate Accommodation



Burglary

Scope of Cover

The section covers loss and damage by burglary, housebreaking (theft following upon actual, forcible and violent entry of and / or exit from the premises) including hold-up risk and damage caused to premises while attempting the same.

Main Exclusions

The section does not cover loss and / or damage arising out of war, riot, strike, civil commotion, terrorism and by use of keys to safe unless the keys are procured by force.

Cash In Safe

Scope of cover

The section covers loss of money by burglary or house breaking, robbery or hold up whilst the money is retained at the Insured's premises in safe(s) or strong room.

Main exclusions

The section does not cover losses and / or damages due to war and war like operations, civil commotion, riots and strikes and terrorist activities, shortage due to error, omission, by use of keys to safe(s) or strong room (unless such keys are obtained by force or threat).



Cash In Transit

Scope of cover

The section covers loss of money in transit by the insured or insured's authorized employee(s) occasioned by robbery, theft or any other fortuitous cause.

Main exclusions

The section does not cover losses and / or damages due to war and war like operations, civil commotion, riots and strikes and terrorist activities, shortage due to error, omission, whilst being carried under contract of affreightment, theft from unattended vehicle and any consequential loss.

Glass Breakage

Scope of Cover

The section covers a sum paid as compensation for any loss or damage to fixed plate glass due to breakage by any accidents, external and visible means.

Main Exclusions

The section does not cover the losses due to pre-existing cracks or other imperfections, damage to framework, disfiguration / scratching or any damage other than fracture extending through the thickness of glass, consequential loss or legal liability of any kind, cost of lettering or painting unless specifically agreed by the Company in writing.

Employer's Liability (Workmen's Compensation)

Scope of Cover

The section, provides for two forms of insurance viz,

Table 'A' - Indemnity against legal liability to all employees (whether or not coming within the definition of the term Workmen) under the W. C. Act 1923 and subsequent amendment to the said Act prior to the inception of the cover, the Fatal Accidents Act, 1855 and at Common Law.

Table 'B' - Indemnity against legal liability under the Fatal Accidents Act, 1855 and Common Law. (Table 'B' policies may not be issued to cover employees who fall within the definition of "Workmen" under the Workmen's Compensation Act, 1923 as amended).

Main Exclusions

The section does not cover losses arising out of war and allied perils, nuclear activities and contractual liabilities.

Group Health

Scope of Cover

This section covers reimbursement of hospitalization expenses incurred for diseases contracted or injuries sustained in India.



Medical expenses upto 30 days for pre-hospitalization and upto 60 days for post-hospitalization are also admissible.

Main Exclusions

Pre Existing Diseases, Diseases Contracted During first 30 Days, Cost Of Spectacles / Contact Lenses, Dental Treatment, AIDS, Pregnancy and certain specified diseases during first year of the policy.

Main Extensions

Policy can be extended to cover maternity benefits, Pre Existing Diseases on payment of additional premium.

Group Personal Accident

Scope of Cover

The section compensates the Insured in case of Accidental Death, Loss of limbs and eyes, Permanent Total Disablement and Permanent Partial Disablement arising out of accident.



Main Exclusions

The section does not cover losses arising out of suicide, self-injury, venereal diseases, war and nuclear perils and pregnancy.

Main Extension

Medical expenses following an accident.

Public Liability

Scope of Cover

This section covers Legal Liability of the Insured towards damages to Third Party in respect of accidental death or bodily injury or disease and loss or damage to property arising out of such accidents. It also covers legal costs and expenses incurred with prior consent of the Insurer and within the limit of the indemnity.

Main Exclusions

This section does not cover liability arising out of or in connection with pollution, any product, any professional services deficiency, personal injuries such as libel, slander, fines, penalties and punitive or exemplary damages and transportation of materials. Liability due to willful negligence.

Fidelity Guarantee

Scope of Cover

This section broadly covers pecuniary loss sustained as a result of act of fraud or dishonesty in respect of monies or goods of the employer committed by the employees in the course of performance of their duties.

Main Exclusions

This section does not cover loss, on account of change in any circumstances and conditions of the said employment without the consent of the Company and loss arising outside India.

All Risk - Functional Equipments

Scope of Cover

This section is suitable for electronic equipment like computers, industrial electronic machines / equipment. It encompasses perils like Fire, Burglary, Acts of God (AOG) and Accidents.

The section covers material damage to electronic equipment (which can include systems software) due to sudden and unforeseen events, cost of external data media. Increased cost of working is also covered.

Main Exclusions

The section does not cover losses / damages due to wear & tear, war, wilful act or gross negligence or wilful negligence, aesthetic defects and consequential loss.

All Risk - Non Functional Equipments

For the purpose of this coverage, Non Functional Items means:

- Laptop, Computers
- Any other item as agreed to by the Company



Scope of cover

This section covers loss or damage to insured property by fire, riot and strike, terrorist activity, theft, accident, any of which arising from any fortuitous cause anywhere within the geographical limit stated.

Main Exclusions

This section does not cover loss or damage arising from war and warlike operations, civil commotion, wear & tear, electrical breakdown, breakage of glass, theft from unattended vehicles, detention or confiscation by customs or other authorities and consequential loss, losses due to acts of terrorism are also excluded unless included specifically.

FAQ

Q: Who can buy this policy?

A: IT & ITES offices, Call Centres, BPOs, KPOs, Network service provider offices, ISPs, Cyber Cafes, Computer Education & Training Institute, offices of computer hardware services providers.

Q: Which are the compulsory section in this policy?

A: Section 1 i.e Standard Fire & Special perils is compulsory.

Q: Can I cover more than one property under one package policy?

A: Yes this facility is available under this policy.

Q. What is the minimum number of section to be selected?

A: A minimum of 2 section need to be selected.