

INSURANCE PLANS AND COVERS

COVERS	OFFICE PLATINUM	OFFICE FLEX
Fire, Damage caused by fire-fighting efforts-Smoke	X	X
Lightning-Explosion of boiler or gas	X	X
Damage to the Building and Building Improvements due to Burglary	X	X
Falling aircraft-Collision with the Building	X	X
Falling trees	X	X
Indemnity on the Real Value	X	X
Consulting engineers and architect fees	X	
Removal of debris costs	X	
Temporary guarding service	X	
Loss or payment of rent	X	
Relocation expenses	X	
Tenant's liability	X	
Accidental damage to electronic equipment	X	
Payment of the shop-office payroll	X	
Explosion	X	●
Earthquake and volcanic eruption	X	●
Storm, Tempest, Tornado, Cyclone, Flood	X	●
Flood by accumulation of water	X	●
Escape of water or oil	X	●
Strikes, riots, civil commotion, political or labour disturbances	X	●
Malicious acts	X	●
Cover of Articles in the Open against Storm, Tempest, Tornado, Cyclone, Flood	●	●
Cover of Outdoor Areas against Storm, Tempest, Tornado, Cyclone, Flood	●	●
Indemnity on the Replacement Value	●	●
Burglary Insurance	●	●
Robbery extension under Burglary	●	●
Glass Insurance	●	●
Public Liability Insurance	●	●
Employer's Liability Insurance	●	●
Employee Fidelity Insurance	●	●
Money Insurance including robbery	●	●
Goods In Transit Insurance	●	●
Deterioration of Stock Insurance	●	●
Forest or bush Fire	●	●
Insurance of the Building on the Replacement Value	●	●
Insurance of the Building Improvements on the Replacement Value	●	●
Insurance of the Machinery and Tools on the Replacement Value	●	●
Insurance of Furniture and Equipment on the Replacement Value	●	●
Inflation Protection of the Sum Insured	A*	A*
Extension of Unoccupied/Not in Use for 90 or 180 days	●	●
Short circuit cover	●	●
Discount on Shop-Office Insurance premiums for existing clients	X	X
Discount on Motor Insurance premiums	X	X
Discount on the premium for approved alarm-fire/smoke detection system	X	X
Discount for payment of the premiums by direct debit-credit card	X	X

X Provided Covers ● Optional Covers A* Automatically included for the Insured Property, provided this is insured on the Replacement Value.