

All Risk :

The company agrees to indemnify the insured to the extent of the intrinsic value of the property of the insured or member(s) of his family, so lost, destroyed or damaged by Fire, Riot & Strike, Theft or Accident from any fortuitous cause, liability of the company shall in no case exceed the sum insured on each item or on the whole total sum insured.

Conditions :

- (a) Single Article Limit – unless specifically stated, liability in respect of each article or pairs of articles shall not exceed 5% of the total sum insured.
- (b) Articles in Pairs or Sets – where item consists of articles in pair or set, liability shall not exceed the value of any particular part or parts which may be lost or damaged without reference to any special value which such article may have as part of such pair or set not more than a proportionate part of the insured value of the pair or set.