

Office Multicover :

Office contents :- The company will indemnify the insured by Reinstating following accidental damage / loss / destruction of

- (a) all office contents in the insured premises.
- (b) portable and / or mobile equipment as declared anywhere within the Territorial limits.

Glass :- Breakage for which insured is responsible i.e. of all fixed glass (excluding neon signs), mirrors, lavatory pans, washbasins, cisterns, sanitary-ware.

Money :- loss of money for which insured is responsible

- (a) in transit within the territorial limits in the custody or charge of the insured or his duly authorized employee(s),
- (b) on the premises described (i) out of safe or strong-room during business hours, (ii) in locked safe or strong-room during business hours,
- (c) out of business hours on the premises or at the private dwelling of a principal partner or other authorized employee or assistant including transit between the premises and the private dwelling.

Conditions :- Record of Money insured – a complete record shall be kept of the money in transit and on the premises or in the private dwelling and such record shall be deposited in a place other than with the money.

Keys – (a) unoccupied premises the keys of the safe(s) or strongroom(s) shall not be left on the premises after business hours,

(b) in case of unoccupied premises the keys of the safe(s) or strongroom(s) shall not be left after business hours in or about that particular portion of the premises in which the safe(s) or strongroom(s) are situated.

Legal Liability :

The company shall indemnify the insured against all sums under the following sub-sections, which the insured

Sub-section I – Workmen's Compensation :-

Shall be liable to at law to pay as compensation for accidental bodily injury to or disease contracted by any person in the immediate service of the insured under the Law(s) specified,

Sub-section II – Public Liability :-

Shall be liable at law to pay as compensation for – (i) accidental bodily injury to or disease contracted by any person, (ii) accidental loss of or damage to material property, caused in connection with the Business.

Sub-section III – Tenant's Liability :-

Liable as tenant and not as owner for damage to the premises and landlords fixtures & fittings therein or due to fire or explosion.

The above sub-sections are fixed with limits of indemnity.

Consequential Loss (Increased Cost of Working) :

Company will indemnify the insured for the amount of loss resulting from interruption or interference with the business following destruction of or damage to any building or other property used by the insured at the premises for the business caused by insured perils.