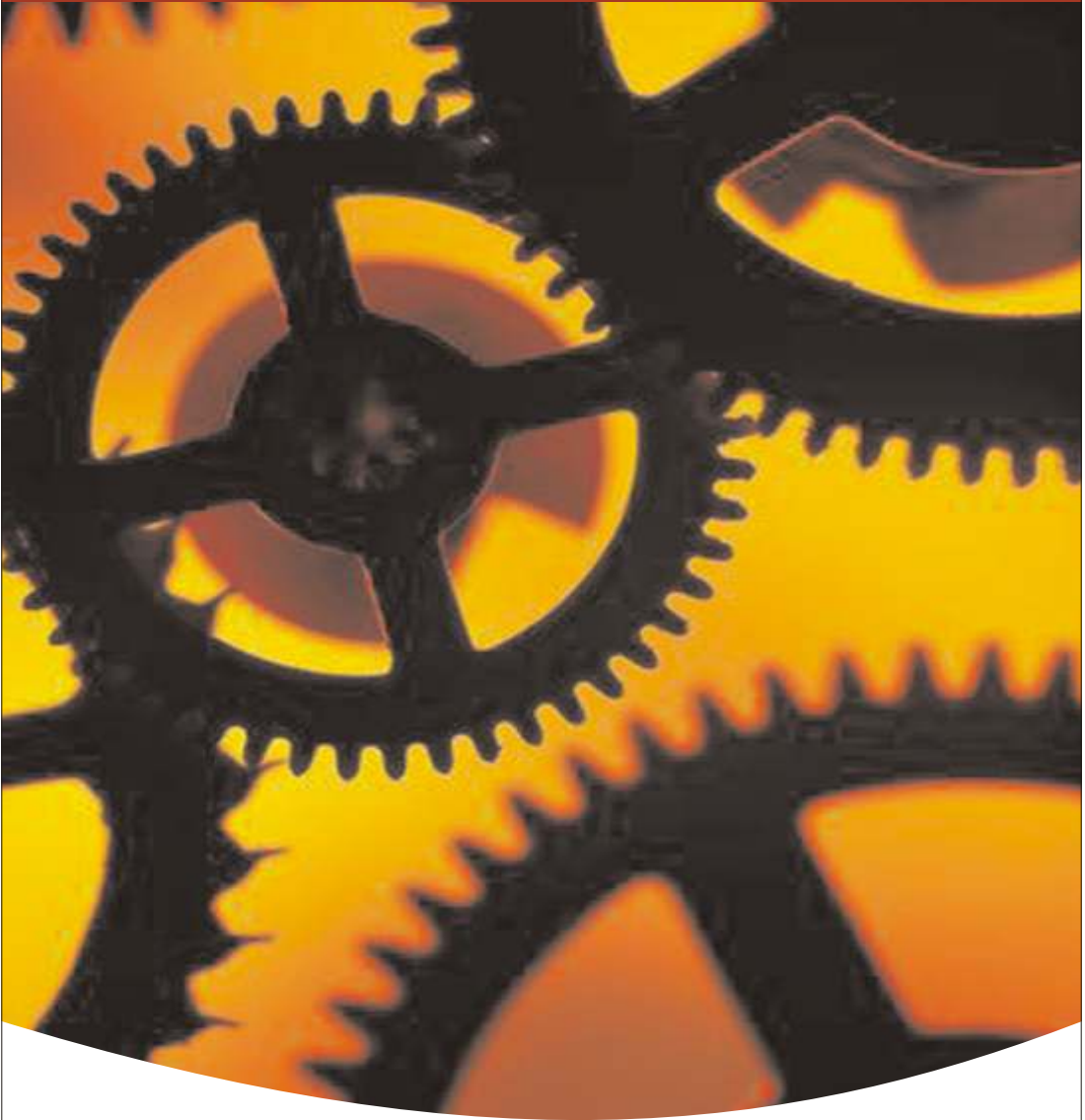


Corporate Products



 **ICICI**  **Lombard**
Business Solutions —

Strong Parentage

ICICI Lombard General Insurance Company Limited is a 74:26 joint venture between ICICI Bank Limited, India's second largest bank and Fairfax Financial Holdings Limited - a US\$ 26 Billion diversified financial services corporate engaged in general insurance, reinsurance, insurance claims management and investment management. Lombard Canada Ltd. a group company of Fairfax Financial Holdings Limited, is one of Canada's oldest property and casualty insurers.

ICICI Lombard combines the strengths of these two most trusted names in the financial sector. It leverages ICICI Bank's strong brand equity, extensive distribution network and sound technological infrastructure to serve customer needs with Lombard's domain knowledge, product innovation and business processes based on international best practices in the insurance business. To the Indian consumer this means the security of strong parentage, with access to a range of customized and innovative insurance solutions that is supported by internationally benchmarked service levels.

Presently the company is active in 79 cities across India.

Comprehensive Product Range

ICICI Lombard has a strong presence in the following insurance segments:

- Personal Solutions - Motor, Home, Personal Accident.
- Travel & Health Solutions.
- Business Solutions-Fire, Inland Transit, Engineering, Performance Guarantee, Merchant Cover, Marine Hull, Aviation Hull, etc.
- Project Solutions - Contractors', Industrial, Erection All Risk, etc.
- Liability Solutions - Directors' & Officers' Liability, Errors & Omissions, Product Liability, Public Liability, Professional Indemnity.
- Exports Solutions - Export Import, Export Credit.
- Rural Solutions - Tractor, Weather Index, Janata Personal Accident.

ICICI Lombard has introduced a slew of products and has emerged as a significant player in the corporate and retail segments driven by a well-balanced portfolio and has some of the largest industrial houses and companies from diverse industries as its customers.

We have also made forays into specialized products, those that require complex product development and strong underwriting skills. One area is the comprehensive weather index insurance that protects the insured against the vagaries of nature. This was developed in association with the World Bank.

A Robust IT Infrastructure

The effective use of technology platforms has enabled our customers to view all their insurance transactions through the web on a real time basis and thus have control over their insurance portfolio.

We offer the facility of an "Online Manager", a web-based interface that enables our customers (corporates/individuals) and intermediaries to independently process insurance transactions like policy generation, payment and MIS. The claims intimations and status tracking is also being made available through this interface. SMS technology is also being effectively used to deliver timely alerts and reminders, keeping our customers and employees abreast of relevant information.

These initiatives have brought transparency in our interactions with our customers, while maintaining a strong risk control on the transactions.

Our Customer Service Proposition

ICICI Lombard offers its customers globally benchmarked service standards. Our customers have access to offices in 79 cities with our dedicated staff attending to their needs. We have an interactive website and a 24 hour call center to enable customers to stay in touch. When a claim is reported a surveyor is onsite within 24 hours while maintaining international best practice in the claims process. An interim payment if needed is made within 7 days of a claim and the final payment within 7 days of completion of documentation.

Contents

General Products :

	Page No.
● Fire & Special Peris Policy	4
● Consequential Loss (FIRE)	6
● Industrial All risk	6
● Machinery Breakdown	7
● Electronic Equipment	7
● Boiler & Pressure Plant	8
● Burglary Insurance	8
● All Risks	8

Personal Products :

● Group Medclaim	8
● Group Personal Accidents	9
● Workmen's Compensation	9
● Corporate Overseas Travel	9
● Fidelity Guarantee	10
● Money Insurance	111

Liability Products :

● Product Liability	11
● Project insurance	12
● Public liability act only	12
● Public liability industrial risk	12
● Public liability (non-industrial)	13

Transit Products :

● Marine export cargo	14
● Marine hull	14
● Marine import Policy	15
● Inland transit Insurance	15

Other Products :

● Contractors' All Risk (CAR)	16
● Contractors' Plant & Machinery	16
● Errection All Risk	16

Fire & Special Perils Policy

Tariff Governed - Rating regulated by Tariff Advisory Committee.

Description - This Fire Insurance Policy will provide financial protection for the property against LOSS or DAMAGE by fire and other allied perils.

Risk Cover:

1. Fire
2. Lightning
3. **Explosion/Implosion** (excluding loss/damage to Boilers due to their own
4. Aircraft damage
5. Riot, Strike, Malicious damage
6. Act of God Perils:
Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood & Inundation
7. Impact damage
8. Subsidence & Landslide including Rockslide
9. Bursting and/or overflowing of Water tanks, apparatus & pipes
10. Missile Testing operations
11. Leakage from automatic sprinkler installations
12. Bush fire (loss due to Forest fire is excluded)

Exclusions:

1. Compulsory Excess of Rs.10, 000/- for each & every claim. (only in claims arising from AOG perils, it will be 5% of the claim amount or Rs.10, 000 whichever is higher). This will apply for each event per Insured.
2. Loss/destruction/damage by pollution or contamination.
3. Loss/damage to precious stones, bullion, curios or works of art beyond Rs.10, 000, manuscripts, plans etc. unless specifically covered.
4. Loss/damage to goods in cold storage premises caused by change of temperature.
5. Loss/damage due to over running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included).
6. Expenses incurred on Architects, Surveyors & Consulting engineers fees in excess of 3% of claim amount.
7. Expenses on Removal of debris in excess of 1% of the claim amount.
8. Loss of earning, loss of delay, loss of market or other consequential or indirect loss or damage of any kind.
9. Loss due to earthquake, volcanic eruption.

Premium:

The premium is calculated Section wise.

The policies covering buildings and/or contents should take into accounts block wise separate amounts on the following:

- Buildings
- Machinery and accessories
- Stock & Stock-in-Process
- Furniture & other contents

Extensions:

Apart from the Risks covered which are mentioned above, the following perils can be covered by payment of extra premium:

1. Architects, Surveyors & Consulting Engineers fees (in excess of 3% of claims amount).
2. Removal of debris (in excess of 1% of claim amount).
3. Deterioration of stocks in cold storage premises due to accidental power failure consequent to damage at the premises.
4. Deterioration of stocks in cold storage due to change in temperature arising out of loss/damage due to operation of Insured peril.
5. Forest Fire
6. Impact damage due to Insured's own vehicle.
7. Spontaneous Combustion.
8. Omission to Insure additions, alterations or extensions.
9. Earthquake (Fire & Shock).
10. Spoilage Material Damage.
11. Leakage and contamination cover.
12. Temporary removal of stocks.
13. Loss of rent due to risk being affected by Insured peril.
14. Insurance of additional expenses of rent for an alternative accommodation due to Insured risk being affected by Insured peril.
15. Start up expenses
16. Escalation clause
17. Floater clause
18. Terrorism Cover
19. Molten Metal Spillage

Claim Requirements

Procedure :

1. Immediate intimation to the Company about the loss in writing providing the nature and extent of loss and the estimate of the loss.
2. Take all steps to reduce and minimize the extent of loss or damage.
3. Extend co-operation to the Insurer and the surveyor,.

4. Safe custody of the damaged property.
5. Inform the Fire Brigade and obtain their reports.
6. Obtain the Fire Brigade Bill.
7. Meteorological report in case of natural calamities..

Basic Documents :

1. Policy copy
2. Calaim form duly completed by the Insured
3. Fire Brigade Report and their Bill
4. Meteorological report, newspaper cutting, photographs in case of claim from Act of God perils.

Consequential Loss (FIRE)

Scope of Cover - The Policy broadly covers loss of Net Profit on account of interruption of business,, consequent upon Material Damage to property due to Fire or any other insured peril under the Standard Fire and Special Perils Policy. It also covers standing charges which continue to be incurred during the period of interruption and the increase in cost of working necessarily and reasonably incurred to maintain the business as far as possible at its normal level, so that loss under net profit and standing charges is avoided or at least minimised.

Sum Insured - Sum to be insured under this policy is the estimated Gross Profit for the Indemnity Period selected. Indemnity Period is the maximum period beginning with the occurrence of the damage, for which cover of Loss of Gross Profit is required and should reflect the maximum period anticipated for reinstatement of the damaged property. The maximum indemnity period permissible under the policy is 3 years.

Premium - The basis rate depends on Fire and Special Perils rate. Final rate is influenced by indemnity period chosen. At inception, Gross Profit is taken on estimated basis and is subject to declaration of the actual figures after expiry of policy based on final audited accounts.



Industrial All Risk

Scope of Cover - This Policy offers comprehensive cover against all perils excepting those specifically excluded. The Policy covers loss or damage due to :

- Fire and Special Perils
- Burglary
- Machinery Breakdown/ Boiler Explosion/ Electronic Equipment Breakdown

- Business Interruption due to Fire and Special Perils, Burglary and other accidental damage

Sum Insured - Sum to be insured for the material damage part is the reinstatement cost of the property. For the Business Interruption portion, annual gross profit is to be insured.

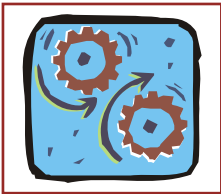
Premium - Premium depends on the exact cover opted, claims experience, deductible and risk assessment report of the engineer.

Machinery Breakdown

Scope of Cover - The Insurance policy broadly covers loss due to all kinds of accidental, electrical and mechanical breakdowns due to internal and external causes. Cover is granted during the time the machinery is in operation or rest or in the process of dismantling, overhaul or during subsequent re-erection at the same premises.

Sum Insured - Value proposed for insurance should be equal to new replacement cost including Freight, Erection Cost, Customs Duty, if any.

Premium - Rate of premium depends upon the type of machinery. Discounts are offered in respect of stand-by facility, availability of spares and favourable claims experience, subject to rules laid down in the Tariff.



Electronic Equipment

Scope of Cover - Cover operates when the insured property is at work or at rest or being dismantled for the purpose of cleaning/overhauling or during subsequent re-erection.

The Policy broadly covers:

- Material damage to electronic equipment (which can include systems software) due to sudden and unforeseen events, under Section I.
- Cost of external data media, including cost of reconstruction of data under Section II, as also increased cost of working under Section III. While Section I is compulsory, Section II and Section III are optional.

Sum Insured - Section I: New Replacement cost of the insured property including Freight, Erection cost, Customs Duty, if any.

Section II: Cost of restoring the external data media by replacing lost or damaged data media by new material and lost information.

Section III: Sum Insured should represent the hiring charges per hour for a substitute equipment for ensuring continued data processing for the period of indemnity specified, including personnel and transportation charges.

Premium - Rate of Premium is 1 % for equipments valued more than Rs 1,00,000, a valid maintenance agreement is required to be in force, failing which 100 % loading is attracted.

Boiler & Pressure Plant

Scope of Cover - The Policy broadly covers boilers and other pressure vessels, both fired and unfired against losses due to explosion or collapse.

Sum Insured - Sum insured should be reinstatement cost of the Boiler.

Premium - Premium chargeable depends on the type of Boiler, type of fuel and the age of equipment. Discount is allowed for seasonal factories and stand by facilities.



Burglary Insurance

Scope of Cover - The Insurance Policy broadly covers loss and/or 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. For further details please refer to the Policy.

Sum Insured - Sum Insured stands reduced by amount of claim paid. However, Sum Insured can be reinstated on payment of additional premium .

Premium - The rate of premium depends on situation of risk, nature of stocks, security measures and past claims experience.



All Risks

Scope of Cover - This policy broadly 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.

Sum Insured - The basis of arriving at the sum insured will be the market value of the property.

Premium - Premium chargeable depends on nature of insured property, territorial limits (India or worldwide) and claims experience.

Group Mediclaim

Scope of Cover - The policy covers reimbursement of hospitalization expenses incurred for diseases contracted or injuries sustained in India. Pre-hospitalization: Medical expenses upto 30 days, Post hospitalization: Medical expenses upto 60 days. Age limit is 5 to 80 years. Children above 3 months can be covered provided one or both parents are covered concurrently.

Sum Insured - Minimum Rs. 15,000/- and Maximum Rs. 5,00,000/-

Premium - Premium chargeable depends upon age of the person and the Sum Insured selected.



Group Personal Accident

Scope of Cover - The Insurance policy compensates the Insured in case of Accidental Death, Loss of limbs and eyes, Permanent Total Disablement and Permanent Partial Disablement.

Sum Insured - The Sum Insured can be decided on the basis of earning capacity of the Insured person.

Premium - The Premium chargeable for the policy depends on occupation of the Insured person and the Table of benefits availed.

Workmens' Compensation

Scope of Cover - The policy, 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 Workmens' Compensation. Act 1923 and subsequent amendment to the said Act prior to the date of issue of the policy, 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 Workmens' Compensation Act, 1923 as amended).

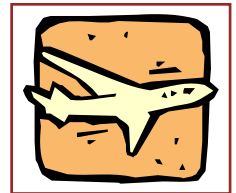
Sum Insured - The policy does not have a Sum Insured but the estimated "earnings" of the workmen for the policy period is mentioned on the policy.

Premium - The Premium rate depends on the occupation of the workmen and his/her annual "Earnings".

Corporate Overseas Travel

Scope of cover - A comprehensive policy that covers

- Medical Expenses - You can choose between US\$ 50,000 or US\$ 100,000 cover. For expenses incurred due to illness or accident, including medically necessary and prescribed transportation to the Republic of India. Expenses such as outpatient, medical aid, therapies and diagnostic tests.
- Dental Treatment Cover - US\$ 250 - For acute anaesthetic treatment.
- Repatriation of Remains - US\$ 7,000 - In case of death abroad, covers the expenses incurred in transportation of the remains back to India. This benefit is available under the overall Medical Expenses limit.



- Passport Loss Expenses Reimbursement - US\$ 200 - Covers expenses incurred to obtain a duplicate or fresh passport.
- Checked - in Baggage Loss - US\$ 1,000 - For complete and permanent loss of checked- in baggage.
- Checked Baggage Delay - US\$ 100 - For expenses incurred for the emergency purchases of toiletries, medication and clothing in case of delay in checked baggage for more than 12 hours.
- Personal Accident - US \$ 25,000 - Compensation for death or permanent total disability caused due to an accident.
- Personal Liability - US\$ 100,000 - Compensation paid to third party for involuntary damage caused by you, resulting in death, injury or damage to the health or property of third party.

Silver Plan - An economical health cover that cuts frills without cutting corners.

Scope of Cover -

- Medical Cover - you can choose between US\$ 50,000 or US\$ 100,000 cover
- Dental Treatment Cover - US\$ 250
- Repatriation of Remains - US\$ 7,000

This benefit is available under the overall Medical Expenses limit.

Sum Insured - Medical expenses arising out of pre- existing conditions

- Addiction to alcohol, drugs, mental disorder, anxiety, venereal disease
- HIV, radiation
- Sporting activities
- War and war like consequences
- Expenses arising out of loss of valuables, money, securities and tickets
- Loss of passport at public places
- Employer's contractual liability
- Personal liability of the insured person

Fidelity Guarantee

Scope of cover - This Policy broadly covers pecuniary loss as 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. This policy is suitable for employees occupying positions of trust such as cashier and storekeeper.

Sum Insured - The employer can take the policy for an appropriate amount on named employee basis or on basis of the positions. Limits can be specified individually. Floater Policy is also possible.

Premium - Premium depends on the position of the employees covered and their functions, system of checks and balances, internal controls, and systems of audit.

Money Insurance

Scope of Cover - The Insurance Policy broadly covers loss of money in transit by the insured or insured's authorized employee(s) occasioned by robbery, theft or any other fortuitous cause. The policy also covers loss by burglary or house breaking, robbery or hold up whilst money is retained at the Insured's premises in safe(s) or strong room. Money shall mean cash including coins, currency notes, bank drafts, treasury notes, cheques, postal orders and current postage stamps.

Sum Insured - Sum insured should represent estimated total annual amount of the Money in transit. Separate Sum Insured also needs to be given for the maximum amount of money held in safe and in counter. Single carrying limit, which is the company's limit of liability for any one loss, is also required to be specified in the policy.

Premium - Premium chargeable depends on single carrying limit, distance involved and security measures adopted.

Product Liability

Scope of Cover - This Policy broadly covers legal liability of the Insured towards damages to the third party arising due to faulty products manufactured / sold by the insured, liability with respect to:

- Accidental death
- Bodily injury or disease
- Loss or damage to property

Legal costs and expenses incurred with the prior consent of the Insurer and within the limit of indemnity.

Sum Insured - Depending on exposure (end users, sales territories, nature of products & turnover), the proposer has to fix two limits of indemnity under the policy:

- Any One Accident (AOA)
- Any One Year (AOY)

AOA and AOY can be in ratio of 1:1, 1:2, and 1:3 and maximum can be 1:4. It is not permissible to issue the policy with unlimited liability.

Premium - Premium chargeable depends on the:

- Risk group (products to be covered)
- Turnover of products (for proposed period of insurance)
- Sales territories
- Limits of indemnity selected
- Ratio of limits
- Quality control system & R&D strength of the insured
- Claims experience

Project Insurance

Scope of Cover - This policy covers loss in anticipated Gross Profit due to delay in project commissioning because of loss occurring in the project (storage/erection/testing) phase. This policy can be taken for civil Contractors all risks (CAR) as well as electro/mechanical projects Erection all risks (EAR). This policy is to be taken in conjunction with CAR or EAR policy.

Sum Insured - The Sum Insured should represent the anticipated loss in gross profit gross due to revenue loss resulting from delay in project commissioning for the indemnity period selected. Insured has to select the indemnity period for this policy.

Premium - The premium will depend on the following factors :

- Replenishment time required for construction/equipment replacement
- Availability of items
- Your contractual arrangements with suppliers
- Erection/Construction time
- Ability to make up for the loss
- Your revenue forecasting pattern

Public Liability (Act Only)

Scope of Cover - This policy broadly covers the owner's statutory liability on the no-fault principle for the following conditions resulting from an accident while handling any hazardous substances:

- Death of or injury to any person
- Damage to property.

Sum Insured - The Public Liability Insurance Act, 1991 provides that the indemnity limit for any one accident should not be less than the paid-up capital of the undertaking and not more than the amount, as may be prescribed by rules framed under the Act.

The rule currently stipulates that the Insurer is liable to pay not more than Rs. 50 million for any one accident and not more than Rs 150 million for any one-year.

Premium - Premium charged depends on two factors:

- Limit of indemnity selected
- Annual turnover (Gross Sales of all goods including all levies and taxes)

A matching amount should be contributed towards the Environment Relief Fund.

Public Liability Industrial Risk

Scope of Cover - Legal liability of the Insured towards damages to third party with respect to:

- Accidental death
- Bodily injury or disease
- Loss or damage to property.

- Legal costs and expenses incurred with the prior consent of the Insurer and within the limit of indemnity.

Sum Insured - Depending on exposure, the Proposer has to fix two limits of indemnity as under (for both premises and transportation):

- Any One Accident (AOA)
- Any One Year (AOY)

AOA and AOY can be in ratio of 1:1, 1:2, 1:3 or 1:4. It is not permissible to issue the policy with unlimited liability.

Premium - Premium depends on:

- Risk group
- Limits of indemnity selected
- Ratio of limits
- Number of locations
- Annual turnover

Public Liability Policy (Non - Industrial Risks)

Scope of Cover - This Policy broadly 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 Policy does not cover liability arising out of or in connectin 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.

Sum Insured - Depending on exposure, Proposer has to fix two limits of indemnity under the policy.

- Any One Accident (AOA)
- Any One Year (AOY)

AOA and AOY can be in the ration of 1:1, 1:2, 1:3 or 1:4.

It is not permissibile to issue policy with unlimited liability.

Premium - Premium chargeable depends on risk group, limits of indemnity selected, ratio of indemnity limits, number of locations and annual turnover.

Excess - Policy is subject to compulsory excess of 0.25% of AOA limit subject to a maximum of Rs. 1,00,000/- and minimum of Rs. 1000/-. Higher excess opted on voluntary basis qualifies for discount in premium.

Main Extensions -

- Goods Kept in Custody of Insured Extension
- Food and beverages Extension
- Sports facilities, Swimming Pool and other facilities Extension
- Industrial Seepage, pollution and contamination Extension
- Act Of God Perils Extension
- Transportation Extension.

Marine Export Cargo

Scope of Cover - There are three types of covers:

Institute Cargo Clause (C) : Named Peril basis

Institute Cargo Clause (B) : Named Peril basis

Institute Cargo Clause (A) : offers the widest form of cover under Marine

Cargo Insurance in so far as it relates to the perils covered. ICC (A) is an unnamed perils clause.

The type of policy available is the specific policy to cover single consignment or an open policy.

Sum Insured - This is an agreed value policy. Normally, insurance is taken for CIF + 10%

Premium - Rate depends on factors like nature of cargo, scope of cover, packing, mode of conveyance, distance and past claims experience

Marine Hull

Scope of Cover - The purpose of Hull Insurance is to cover ship owners various insurable interests and these include:

- Hull & Machinery Insurance
- Insurance of freight
- Builders Risk policy
- Loss of hire insurance
- Loss of profit insurance

Sum Insured - It is an agreed value policy

Premium - The premium will depend on the following factors:

- Type of vessel, trading limits, age, tonnage, technical aspects of machinery
- Management and ownership considerations
- Past claims experience
- Valuation of vessel
- Type of cover required
- Size of the deductible

Marine Import Policy

Scope of Cover - There are three types of covers: Institute Cargo Clause (C) : Named Peril basis Institute Cargo Clause (B) : Named Peril basis Institute Cargo Clause (A) : offers the widest form of cover under Marine Cargo Insurance in so far as it relates to the perils covered. ICC (A) is an unnamed perils clause.

Sum Insured - This is an agreed value policy. Normally, insurance is taken for CIF + 10%.

Premium - Rate depends on factors like nature of cargo, scope of cover, packing, mode of conveyance, distance and past claims experience.

Inland Transit Insurance Policy

Non-Tariff - As per the company guidelines.

Description - This is a Non-Tariff policy and covers the risk of physical loss or damage to the Insured's goods (machinery, raw materials, finished goods etc.) during transit within India under a contract of affreightment.

Types of policies -

- Specific policy to cover single consignment.
- Open policy/ special declaration policy for frequent dispatches. These arrangements are valid for one year.

Risk Cover - There are two types of covers:

- a. The "Basic Risk Policy" covers loss or damage to specified goods caused by fire, lightning, breakage of bridges (*not due to over load of the carrying vehicle*), overturning of vehicle, collision with or by carrying vehicle subject to specified exclusions. Named peril type of policy.
- b. The "All Risks Policy" Clause "A" covers all risks of loss or damage to specified goods subject to exclusions.

In Special Declaration policy the entire premium based upon the annual estimated transit is paid in advance. One increase in sum insured can be made during the currency of the policy. Minimum sum insured Rs.2 crores.

Open policy on declaration basis can also be issued with periodic increases in sum insured. Regular declarations of all dispatches made should be received.

Exclusions :

- a. Loss, damage or expense attributable to willful misconduct of the Insured.
- b. Ordinary leakage, ordinary losses in weight or volume, or ordinary wear and tear of the subject matter insured.
- c. Loss, damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject matter insured.
- d. Loss, damage or expense proximately caused by delay even though the delay be caused by a risk insured against.

- e. Loss, damage or expense caused by inherent vice or nature of the subject matter insured.
- f. Loss, damage or expense arising from the use of any weapon of war employing atomic or nuclear fission and/ or fusion or other like reaction or radioactive force or matter.
- g. War and strike exclusion. Strike exclusion can be bought back by paying an extra premium.

Contractors' All Risk (CAR)

Scope of Cover - This Policy broadly covers the risk of accidental physical loss or damage in respect of the contract works, during the execution of a civil project. CAR insurance provides an 'all risk' cover. All perils are covered unless specifically excluded. Cover incepts from the commencement of work or after unloading of first consignment at project site, whichever is earlier and terminates on handing over of works to the principal or expiry of policy, whichever is earlier.

Sum Insured - The Sum insured shall be the fully completed value of the contract works inclusive of all materials, wages, freights, and custom duty and materials or items supplied by the principal.

Premium - Premium depends on factors like type, value and duration of the project.

Contractors' Plant & Machinery

Scope of Cover - This Policy broadly covers loss or damage to the contractor's property due to any cause that is accidental and external in nature. Cover operates when the insured property is at work or at rest or being dismantled for the purpose of cleaning/overhauling or during subsequent re-erection.

Sum Insured - Sum Insured of each item of machinery shall be the present day replacement cost. Sum insured is computed from replacement cost including freight, cost of erection and custom duty, if any.

Premium - Premium depends on the type of equipment and the location of operation.

Erection All Risk (EAR)

Scope of Cover - This policy covers risks associated with storage, assembly/erection and testing of Plant and Machinery. EAR insurance provides comprehensive cover. All perils are covered unless specifically excluded. Cover starts from the time of unloading of the first consignment at the project site and terminates on completion of testing or handing over of the project to the Principal, or the period chosen, whichever is earlier.

Sum Insured - Sum to be insured is the completely erected value of the plant and machinery inclusive of freight, custom duty and cost of erection.

Premium - Premium depends on type, value, and duration of the project and the period of testing.

For more information on our products, call

Ahmedabad	5530 9877	Bangalore	5118 7464
Chandigarh	505 5707	Chennai	5201 7877
Coimbatore	538 7877	Hyderabad	2312 8511
Indore	502 7877	Kochi	238 4511
Kolkata	98313 77877	Lucknow	229 4511
Mumbai	2830 7711	Pune	2610 3511
Andhra Pradesh	98495 77877	Delhi	98181 77877
Gujarat	98982 77877	Karnataka	98455 77877
Kerala	98954 77877	Maharashtra	98900 17877
Madhya Pradesh	98930 47877	Rajasthan	98297 96547
Tamil Nadu	98944 77877		



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