

You're in control



Insurance



# ALL RISKS INSURANCE COVER



Life and business are full of unexpected events. Protect your valuable assets against accidental loss or damage with AAR General Insurance's All Risks Policy.

This flexible cover ensures that your property is safeguarded against a wide range of unforeseen perils—helping you recover quickly and continue operating without major disruptions.

## What We Cover

- Accidental loss or damage to insured property.
- Theft involving forcible or violent entry/exit.
- Damage during transit or while temporarily away from premises.
- Loss due to fire, lightning, or power surges (with conditions).
- Coverage for items like office equipment, electronics, furniture, tools, jewellery, and other valuables.
- Automatic coverage for newly acquired property (up to policy limits).
- Replacement or reinstatement of damaged items.





## What's Not Covered

- Normal wear and tear, depreciation, corrosion, rust.
- Electrical or mechanical breakdown due to poor maintenance.
- Fraud, negligence, or theft by insiders (staff, household members).
- Loss during cleaning, repairing, or restoration processes.
- Consequential or indirect losses.
- Damage caused by war, terrorism, riots, or nuclear risks.

## Who Needs This Cover?

- **Businesses** - Protecting office equipment, stock, and machinery.
- **Retailers & Traders** - Safeguarding goods against theft and damage.
- **Professionals & Firms** - Cover for laptops, electronics, and tools of trade.
- **Homeowners** - Protection for valuable household items and personal effects.

## Key Benefits

- **Wide protection:** Covers most accidental losses unless specifically excluded.
- **Flexible add-ons:** Transit cover, electronic equipment cover, reinstatement value.
- **Peace of mind:** Automatic reinstatement of insured sum after a claim.
- **Quick claims process:** Support to get you back on track fast.
- **Customizable cover:** Tailored to individual or business needs.

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## How It Works

1. **Apply** by completing a proposal form.
2. **Pay your premium** - cover starts immediately.
3. In the event of loss/damage:
  - o Notify AAR and the Police immediately.
  - o Submit claim details within 14 - 30 days.
  - o Compensation through repair, replacement, or cash settlement.

## Contact Us Today

### **AAR General Insurance (U) Ltd**

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