



Standard Fire & Special Peril Policy (FGIICL)

The Standard Fire & Special Perils (SFSP) Insurance is vital for all types of industries, factories, offices, households and various similar kinds of properties and assets. It is designed to cover loss or damage to Buildings, Plant & Machinery, Tools, Instruments and accessories, Furniture, Fixtures and Fittings, Electrical Installations, Stocks in trade including work in progress, etc due to Fire and Act of God perils.

What's Covered

Protection of property against the risks of:

- ✓ Fire
- ✓ Lightning
- ✓ Explosion/Implosion
- ✓ Aircraft Damage
- ✓ Riot
- ✓ Strike
- ✓ Malicious Damage
- ✓ Storm
- ✓ Typhoon
- ✓ Hurricane
- ✓ Tornado
- ✓ Flood and Inundation
- ✓ Impact damage
- ✓ Subsidence and landslide including Rockslide
- ✓ Bursting and overflowing of water tanks, apparatus and Pipes, Missile testing operations
- ✓ Leakage from Automatic Sprinkler Installation
- ✓ Bush Fire

Various additional covers like:

- ✓ Earthquake (Fire & Shock,
- ✓ Spontaneous Combustion
- ✓ Forest Fire
- ✓ Omission to Insure additions, alterations or extensions
- ✓ Removal of Debris (in excess of 1% of claim amount)
- ✓ Spoilage Material Damage Cover etc.

are also available as per requirement and on payment of additional premium.

What's Not Covered

- Fire due to own fermentation, natural heating or spontaneous combustion of the stocks or by their undergoing any heating or drying process
- Burning by order of any Public Authority
- Excess amount

- Loss or damage caused by war or war like situations
- Loss or damage by pollution or contamination except due to insured peril
- Pressure waves generated by aircraft
- Any consequential losses

Disclaimer:

The above exclusions are indicative in nature, for detail exclusions please refer to the policy wordings.

For complete details of Policy coverage, terms, conditions, and exclusions, please refer the policy wordings. [Click here to view Policy Wordings](#)

For more clarity please visit FUTURE GENERALI INDIA INSURANCE COMPANY LTD

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