

PROTECT YOUR VALUABLES WITH FG ALL RISK

A plan that covers personal gadgets,
home appliances, jewellery and antiques.



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 **FUTURE
GENERALI**
TOTAL INSURANCE SOLUTIONS



SAY GOODBYE TO ALL THE RISKS WITH FG ALL RISK PLAN.

Running a home has many responsibilities. It comes with its own set of risks and expenses. Which is why you need an insurance plan that makes your life convenient and reduces the burden. This applies to both owning a house or renting one as it can help in replacing any assets that are stolen, damaged or destroyed.

FG All Risk insurance plan can take that protection a step further by safeguarding you against any broader, unforeseen events. It protects your home and property, covers damage or loss arising from accidents or unforeseeable incidents except for those that are specifically excluded. It is designed to cover all the personal portable equipment, home appliances, jewellery, antiques, fine arts & collectables on all risk basis.



HERE'S WHAT WE WILL COVER YOUR ASSETS FROM:

The Policy covers property lost, destroyed or damaged by fire, riot and strike, theft, burglary, accident or from any fortuitous cause other than what is specifically excluded under the policy for specified sum insured.

Minimum Premium:

- Premium for any opted category or sum insured would be **₹100+** Applicable taxes.
- The rate of premium depends upon the type of category selected.

COVERAGE

This policy is designed in four different sections covering wide range of items.

Categories	Description
Category I	Personal portable gadgets and personal belongings
Category II	Home appliances
Category III	Jewellery and precious items
Category IV	Antiques, fine art & collectables

Customer is free to choose insurance cover for any category in different combinations as per their requirements.



EXCLUSIVE FEATURES



It covers your home appliances, portable items, jewelleryes and other antiques.



In case of admissible claim under Category I & II; client can get cashless repair facility for specified equipment at our authorised service providers.



In case the same is not available nearby, then reimbursement will be done post submission of repair bills.



Electrical and Mechanical Breakdown is inbuilt cover for Cat I & II.

BASIS OF SUM INSURED

The company's total liability to indemnify the insured for each property shall not exceed the sum insured specified against such item in the schedule. The basis of determining the sum insured of each item of property, based on the applicable coverage category of the property, shall be as follows:



Category I: Personal portable gadgets and personal belongings:

Basis of sum insured would be replacement value of such items, as mentioned in the schedule.
The coverage is on worldwide basis including electrical & mechanical breakdown on covered property.



Category II: Home appliances:

Basis of sum insured would be replacement value of such items, as mentioned in the schedule.
The coverage is within anywhere in india basis including electrical & mechanical breakdown on covered property.



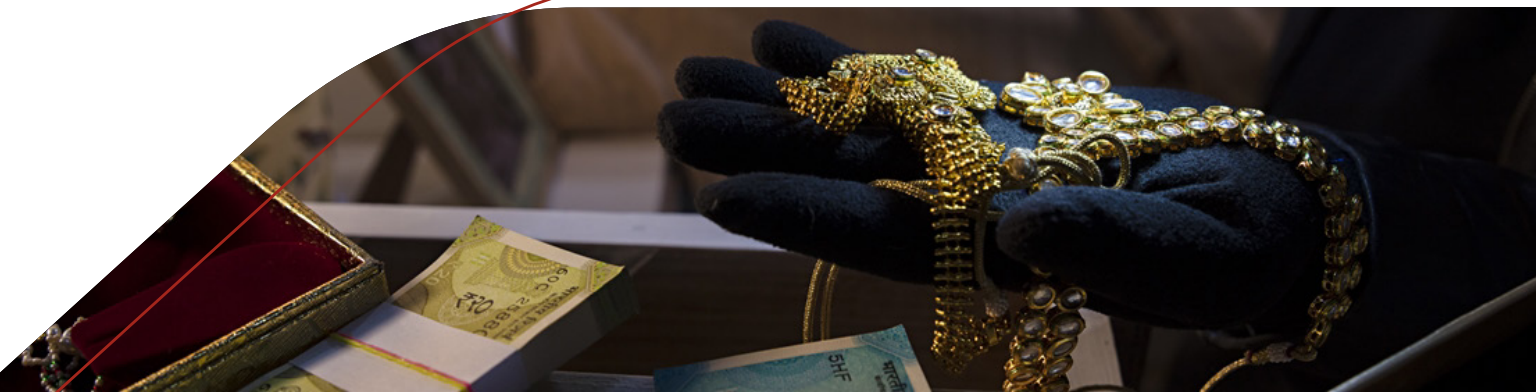
Category III: Jewellery and precious items:

Basis of sum insured would be agreed value or market value basis, as mentioned in the schedule.
It is covered anywhere in india including bank locker / while worn by the insured or their family members.
The same can be extended to worldwide if required.



Category IV: Antiques, fine art & collectables:

Basis of sum insured would be on agreed value basis. It is covered anywhere in india and the same can be extended to worldwide if required.





WHO CAN TAKE THIS POLICY?

Any person or an association forming group (above 20 members), banks offering their customers having insurable interest in portable equipment's, home appliances, jewellery & antiques, fine art & collectables.

GEOGRAPHICAL LIMIT

Sr. No.	Geographical Limit
Category I	Worldwide
Category II	Anywhere in India
Category III	Anywhere in India and the same can be extended to worldwide
Category IV	Anywhere in India and the same can be extended to worldwide

VALUATION CRITERIA FOR CATEGORY III & IV

The Insured is required to submit a valuation report from a valuer experienced in valuation of such insured item, as approved by the company, for each insured item of property as may be required by company.

Premium: The rate of premium depends upon the type of category selected.

OPTIONAL COVERS

Below mentioned Optional Covers will be covered on payment of additional premium

- Sabotage and Terrorism Cover Endorsement (Material Damage Only)
- Exhibition Cover
- Rent for hiring alternate equipment (Max for 30 days)-applicable for camera's only
- Full cover for Pair and Set

WHAT IS NOT COVERED?

1. Excess as specified in the Schedule.
2. Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.
3. Aridity, humidity, exposure to light or extremes of temperature unless the loss arises as a direct consequence of an occurrence not excluded under this Policy.
4. Aesthetic damages which do not affect the functioning of the Property, including but not limited to dents, scratches on painted, polished or enamelled surfaces, and broken plastic on ports and antennae.
5. Loss or damage caused by mechanical or electrical derangement/breakdown of any item. Breakdown shall mean the actual failure breaking distortion or burning out of equipment arising out of i) mechanical or electrical defects in the equipment failure or ii) fluctuation of electricity supply. This exclusion is not applicable for Category I & II items
6. Over winding, scratching, cracking, denting or internal damage of watches and clocks.
7. Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, stamps, travel tickets, travellers' cheques, business books or documents, plans, designs, blueprints, credit/ debit/ATM cards or club membership Cards unless specifically covered under Category IV.
8. Theft from any car except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.
9. Any loss or damage arising through delay, detention or confiscation by customs or other governmental authorities.
10. Loss, destruction of or damage to articles of consumable nature;
11. Loss, damage or liability arising directly or indirectly from seepage, pollution or contamination, howsoever such seepage, pollution or contamination may have been caused.
12. Any unexplained or mysterious disappearance of the Insured item;
13. Loss or damage whilst the Property insured is sent under a contract of affreightment.
14. Infidelity of employees, servants or household staff of the Insured.
15. Loss or damage whether direct or indirect arising from war, warlike operations, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests restraints and detainment by the order of any government or any other authority.

In any action suit or other proceedings where the Company alleges that by reason of the above exclusion, any loss or damage is not covered by this Policy, the burden of proving that such loss or damage is covered shall be upon the Insured.

16. Terrorism Damage Exclusion Warranty: Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this warranty an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

17. (a) Any loss, destruction, or damage to any property whatsoever or any loss or expense whatsoever, resulting or arising there from or any consequential loss and any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by, or arising from ionising, radiation, or contamination by radioactivity from any source whatsoever.

(b) Any loss, destruction, damage, or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

18. (a) Loss or destruction of or damage to any property whatsoever (including a computer) or any expense whatsoever resulting or arising therefrom:

(a) Any legal liability of whatsoever nature;

(b) Any consequential loss;

(c) Directly or indirectly caused by or contributed to by or consisting of or arising from the incapacity or failure of any computer to capture save retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer, being a command, which causes the loss of data or the inability to capture save retain or correctly to process such data in regard to or in connection with any such date.

For the purpose of this exclusion, a computer includes any computer, data processing equipment, microchip, integrated circuit or similar device or any computer software tools operating system or any computer hardware or peripherals and the information or data stored in or on any of the above, whether the property of the Insured or not.

19. Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from:

a) Any functioning or malfunctioning of the internet or similar facility, or of any intranet or private network or similar facility,

b) Any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set,

c) Loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability or failure of the Insured to conduct business.

It is clarified that the foregoing exclusion shall not exclude any subsequent damage not otherwise excluded which itself results from an Insured Event.

20. Loss of/damage to data and contents including pictures, software, downloads, apps, music or any other content is not covered by this policy.
21. Any financial loss caused to you as a result of cyber-attack or fraud while the Insured Item(s) was in use.

22. Any consequential loss or damage including but not limited to bodily injury/illness/harmful effect due to usage of/inability to use the Insured Item(s)
23. Consequential loss or legal liability of any kind.
24. Loss or damage that is covered under manufacturers, supplier or dealer's warranty or recall campaign in the event of mass failure of the item(s) of Property.
25. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased.
26. Wilful act or wilful negligence of the Insured or his representative.
27. Malicious damage or vandalism to any Property whilst being displayed in the open air; this exclusion is not applicable in case the Insured has opted for the Exhibition Optional Cover, and the Property is displayed in accordance with such cover.
28. Loss of or damage to Insured Property at any trade fair, public display or exhibition unless specifically notified to and agreed by the Company in advance, or as declared in the Schedule herein .
29. Loss or damage due to corrosion, rust, denting, scratching, blockages or dust.
30. Fading, colour loss, or colour change and/or Cracking and peeling of leather or vinyl.
31. Any loss or damage to the insured item of Property or to the general public and/ or legal liability arising out of immoral or unethical use of insured item of Property.
32. Cosmetic damage- Any chemical or cosmetic damage due to make-up or hair spray.
33. Loss or damage of jewellery in swimming pool, water park or bath tub.
34. Any item/ article of Property used in the Insured's business.
35. Loss or damage of jewellery in checked-in baggage while travelling in an aircraft.
36. Loss or damage for which the manufacturer or supplier of the item of Property is responsible either by law or under the contract.
37. Damage arisen from misuse or use not in accordance with the manufacturer/seller's instruction.
38. Theft and burglary claims, if the premise is left unoccupied for more than continuous 45 days.
39. Loss, damage, destruction of unset stones is not covered.
40. Infectious Disease / COVID-19 Exclusion: Any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following, including any fear or threat thereof, whether actual or perceived –
 - a. Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
 - b. Coronavirus (COVID-19) including any mutation or variation thereof; or
 - c. Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

If the Company deems that, by reason of any of the foregoing exclusions, any amount is not covered by this Policy, the burden of proving the contrary shall rest on the Insured.

For any claim related enquiries, please contact us
at the following address:

Future Generali India Insurance Company Limited (IRDAI Regn. No.: 132) (CIN: U66030MH2006PLC165287)

Regd. and Corp. Office: Unit No. 801 and 802, 8th Floor, Tower C, Embassy 247 Park,
L.B.S. Marg, Vikhroli (W), Mumbai – 400083

Fax: 022-4097 6900 | Email: fgnonmotorclaims@futuregenerali.in | Website: www.futuregenerali.in
Call us at: 1800-220-233 | 1860-500-3333 | 022-67837800

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