

FIRE PRODUCT COVER NOTE

Test User of **Customer Address** having proposed for insurance in respect of the property describe in the schedule below and having agreed to pay a deposit of Rupees **165,000**, the risk is herby held covered in terms of the Company's usual form of **PRIVATE DWELLING POLICY** applicable thereto for a period of thirty days from 4 PM on the **20-11-2020** to the same time on the 30th day thereafter unless the cover be terminated by the Company by notice / in writing in which case the insurance will thereupon cease and a proportionate part of the annual premium otherwise payable for this insurance will be charged for the period the Company has been on risk.

SCHEDULE

Name of Insured : Insured Name
Address of the Location Covered : Insured Address

Sum Insured(Private Dwelling house including

out buildings, parapet walls and gates as

relevant)

Rs 150,000/=

Financial Institution : Bank Name Branch:Colombo

Annual premium (With Tax) : Rs 165,000/=

Excess

Riot & Strike : 10% with a maximum of 100,000/=
Terrorism : 10% with a maximum of 100,000/=
Natural Perils : 10% with a minimum of 15,000/=
All other Perlis : 10% with a minimum of 10,000/=

Scope of Cover:

Fire, Lightning & Smoke damage, Malicious Damage, Explosion, Electrical extra with burn marks, Aircraft damage, Impact damage extended for damage by Insured's own vehicles, Cyclone, Storm & Tempest, Flood, Earthquake, Bursting and or overflowing of water and pipes, Spontaneous combustion.

Natural Perlis - Volcanic Eruption, Hurricane, Typhoon, Windstorm, Tsunami and Tidal Waves, Tornado, Thunderstorm, HailStorm, RainStorm.

Additional Perlis - Architect, Surveyors & Consulting engineering Fees, Reinstatement clause, Removal of Debris Waiver of Average condition, Riot & Strike, Terriosm.

Conditions:

- 1. Property is claim free for the past 03 years.
- 2. Subject to satisfactory completed proposal form.
- 3. This insurance is subject to the standard private dwelling policy of the insurance company.
- 4. Subject to the premium warranty of 60 days.

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