



**BUSINESS PACKAGE INSURANCE**  
**for Healthcare Equipment**

**Coverages:**

- i. Section I : Standard Fire and Special Perils (SFSP)
  - ii. Section II : Burglary and Housebreaking
- Coverage Under SFSP : It is a named perils insurance and provides indemnity towards loss or damage due to :
    1. Fire
    2. Lightning
    3. Explosion/Implosion
    4. Aircraft Damage
    5. Riot, Strike and Malicious Damage
    6. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
    7. Impact Damage
    8. Subsidence and Landslide including Rock slide
    9. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
    10. Missile testing operations
    11. Leakage from Automatic Sprinkler Installations
    12. Bush Fire

We will also provide coverage for Earthquake & Terrorism risk.

- Coverage under Burglary insurance: It provides cover for Burglary or Housebreaking or Hold-up and theft

**COVERAGE UNDER BURGLARY INSURANCE: IT PROVIDES COVER FOR BURGLARY OR HOUSEBREAKING OR HOLD-UP AND THEFT.**

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**Other terms:**

- i. It will be a premises cover: Insurance valid only when the equipment is/ are inside the insured premises, as mentioned in the policy.
- ii. Policy to respond only after the equipment is successfully commissioned. At the time of claim, the same will be verified to admit the claim.
- iii. Risks with “Kutchra” (temporary) type of construction will be excluded
- iv. Risks with basement exposure are be excluded
- v. Stand-alone warehouse risks (equipment stored in warehouse) are excluded
- vi. Proposals with prior claims history are excluded
- vii. Only Single location per policy, unless otherwise specified in advance
- viii. Policy period will be for 12 months (No short period policy)

- ix. Maximum Sum Insured at any one Locations /Premises should not be more than INR 1 Cr (INR 10 Mn), unless specifically accepted by us.

**Sum Insured:**

- Sum insured under the fire policy will be Purchase value of the machine for the first year and depreciated value on renewal. Depreciation as per supplier’s guidelines based on the age of the machine.

**Deductibles:**

- Fire Insurance: 5% of the claim amount subject to minimum of INR 10,000
- Burglary: 5% of the claim amount subject to minimum of INR 5,000

Common conditions under Fire & Burglary policies

- Warranted that equipment covered are brand new equipment’s or Renewal of Liberty GIL without Break-in
- Warranted that equipment details like make, model, serial no. etc. shall be required before policy issuance. Also warranted that equipment without identification details shall not be covered

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**Disclosures by De Lage Landen Financial Services India Private Limited, corporate insurance agent**

Customers are advised to:

- (i) effect nomination, assignment or change of address and exercise available options offered by Liberty General Insurance Ltd.
- (ii) be aware of their obligation to notify claims promptly and to disclose all material facts
- (iii) make a true, fair and complete disclosure to the Corporate Agent and the insurer
- (iv) note the following complaint handling procedure

**Complaint registration:** You can lodge your customer complaint giving full details through any of the following channels made available for your convenience:

Email	addressed to Sales / Sales Support / Customer Service officer: mayihelpyou@dllgroup.com
Phone	Sales / Sales Support / Customer Service officer : 91 22 2482 3099
Letter	addressed to Sales / Sales Support / Customer Service officer at De Lage Landen Financial Services India Private Limited, 20/F, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013

Complaint register	<i>maintained at the Head Office/branches</i>
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**Escalation:**

*If you are not satisfied with the resolution provided, you may contact the Grievance Redressal Officer:  
Sapna Pawar, Team Leader – Sales Support*

*20/F, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013.*

*Telephone No.: +91 22 2482 3084*

*Email Address: [sapna.pawar@dllgroup.com](mailto:sapna.pawar@dllgroup.com)*

*If you feel the need to escalate further, please get in touch with:*

*Bhusan Kumar Gupta, Senior Legal Counsel & Compliance Officer*

*20/F, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013.*

*Telephone No.: +91 22 2482 3158*

*Email Address: [bhusan.gupta@dllgroup.com](mailto:bhusan.gupta@dllgroup.com)*

*If your complaint has not been resolved to your satisfaction within one month of escalating to the Company's Senior Legal Counsel & Compliance Officer, you may appeal to: The General Manager, Dept. of Non-Banking Supervision, Reserve Bank of India, Mumbai Regional Office, 3<sup>rd</sup> Floor, Opp. Mumbai Central Railway Station, Byculla, Mumbai - 400 008.*