



**The Oriental Insurance Company Limited**  
**Head Office: Block - 4, Plate-A, Third Floor**  
**NBCC Office Complex, Kidwai Nagar East, New Delhi -110023**  
**CIN : IRDAN556P0174V01200506**

## **Office Umbrella Policy**

### **Brief Description**

The Office Umbrella Policy is a comprehensive insurance policy, specially designed by 'ORIENTAL' that seeks to provide protection to your Office against different kinds of risks and perils. By opting for this single policy, the office owner covers the risks his business is likely to encounter while concentrating on his business activity. This policy is suitable for large offices owned by big companies as well as small and medium sized offices like Travel Agencies, Professionals like Chartered Accountants, Consultants, Architects, Interior Decorators, Engineers or any other service provider. These offices could be your Corporate Offices or Zonal Offices or Area Offices or any other operating office. In addition the policy has special provisions for covering Medical Establishments, including Doctor's Clinics.

### **Covered Risks**

Section 1:- Buildings inclusive of : Landlord's Fixture and Fittings, Boundary Wall and fences belonging to Insured's or for which he is responsible. Section 2A:-Contents contained in the office. Section 2B:- Tenant's legal liability. Section 3:-Money Insurance. Section 4:-Fixed glass and sanitary fittings. Section 5:-Fidelity Guarantee. Section 6:- Electronic Equipment Insurance. Section 7:- Alternate Accommodation. Section 8:- Personal accident. Section 9:- Breakdown of office appliances. Section 10:- Baggage. Section 11:- Liability Insurance. Section 12 :- Business Interruption

### **Major Exclusions**

War & Allied Perils, Nuclear Perils, Consequential losses