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## What can be insured under this policy?

This policy covers the following property based on replacement value.

- Building (excluded land value)
- Factory, machinery, equipment and related materials
- Contents (furniture, fixtures and other materials)
- Stocks (finished goods, raw materials and producing materials) which can be with/without declared value

## What are the major risks covered?

Fire, lightning, explosion, aircraft damage, malicious damage, impact damage, theft (violent and/or forcibly entry only), windstorm, hurricane, cyclone, typhoon, flood, earthquake, etc.

## What are the additional coverages?

Business Interruption: Coverage that replaces business income lost which is related with section I material damage such as (1) Payroll (2) Gross Profit, etc.

## Who can be insured?

Basically property owner

## What is the period of insurance?

Basically 1 year (can be renewal annually before the policy is due)

## What are the premium rates?

It would be considered according to the risk location, nature of business, security management, fire fighting system establishment, etc.

In terms of premium, the rate depends on its occupancy and construction type, property layout drawing, fire protection facilities and security measures, detailed claims experience for past 3 years, risk assessment report (if any) and breakdown of sum insured value.

## What is the premium payment type?

One-time payment

## What information is required to get insurance?

- Proposal form
- Location of risk, its occupancy and construction type
- Fire protection facilities and security measures
- Detailed claims experience for past 3 years
- Risk assessment report (if any)
- Property layout drawing
- Breakdown of sum insured

