



















# FIRE & ALLIED PERILS INSURANCE

This class of insurance compensates for losses of or damage to homes, buildings and properties owned by you in the events of accident thereto by Fire.

Term (duration) - From 10 days to one year

Premium - Premiums are changed, based on class of building, its use and adjacent risks

(surroundings)

### Benefits attainable under the Fire Insurance

Accidental fire and fire spread from other sources, fire by lightning, fire caused by explosion of gas used for domestic purpose only, loss of or damage to properties caused by fire-fighting foam etc. or water, loss of or damage to properties whilst being removed foam the burning buildings, loss or damage occasioned by or in connection with official duties discharged by fire-fighters, loss of or damage to roof, floor and walls because of the fall caused by fire, and loss of or damage to the properties removed from and placed outside the burning building occasioned by rain or bad weather

## **Additional Coverages**

Following additional coverages are available together with the Fire Insurance.

| No. | Additional Coverage                              | Premium Rate  |
|-----|--|---------------|
| 1.  | Riot, Strike, a <mark>nd Malicious</mark> Damage | 0.06%         |
| 2.  | Aircraft Damage                                  | 0.10%         |
| 3.  | Impact Damage by land conveyances                | 0.10%         |
| 4.  | Subsidence and Landslide                         | 0.10%         |
| 5.  | Earthquake Fire and Shock                        | 0.10%         |
| 6.  | Explosion  | 0.10%         |
| 7.  | Spontaneous Combustion                           | 0.08%         |
| 8.  | All kinds of Storm                               | 0.20% - 0.25% |
| 9.  | Flood and Inundation                             | 0.10%         |
| 10. | Burglary   | 0.25% - 1%    |
| 11. | War Risk   | 0.10%         |

#### **HEAD OFFICE**

No.400/406, Merchant Road, Botahtaung Township, Yangon. Email:customerservices@fnigeneral.com



If there is any compensation issue **CLAIM HOT LINE: 09-940777888**You must be notified immediately























#### **No-Claim Bonus**

In case there is no claim during one-year insurance period 25% of the fire insurance premium will be reduced for the renewing year.

### **Requirements for Fire Insurance**

For a dwelling house leased from the owner, true copy of the lease.

For leased warehouse or factory true copy of the lease and fire-fighting programme.

For goods, machineries, furniture lists and invoices.

## **Payment of Claims**

In the event of a total lose full amount of the sum insured will be paid while a partial loss will be paid, based on the part lost or damaged.

If you want to buy insurance,

Please contact FNI (General) Head Office & Branches or Insurance Agents dealing with FNI (General).

The above information of Fire and Allied Perils Insurance are summarized only. If you want to know more details in Policy's terms and conditions, please kindly search in our website www.fnigeneral.com.

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