

IAR

INDUSTRIAL ALL RISKS



လုံခြုံကြယ်ဝင် သင့်အနာဂတ်တံ
Securing Your Future

**Our GGI Tokio Marine
team is always ready**

Grand Guardian Tokio Marine General Insurance Co.,Ltd.

Head Office : No.(19/20), A, B, C, D, Junction Square
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Yangon.

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 <https://m.facebook.com/ggitokiomarine/>

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What are the exclusions of the IAR policy?

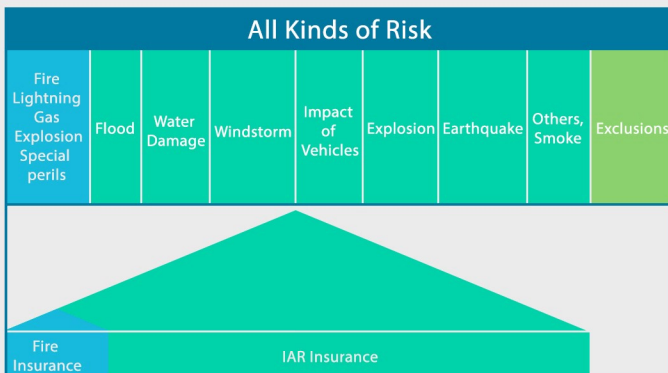
- ⊗ Faulty design materials or workmanship.
- ⊗ Gradual deterioration deformation or distortion wear and tear.
- ⊗ Interruption of the water supply gas electricity fuel systems.
- ⊗ Mechanical or electrical breakdown or derangement of machinery or equipment.
- ⊗ War, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power, Acts of terrorism.
- ⊗ Nuclear risks etc.,.

We, GGI Tokio Marine has arranged reinsurance backup properly and adequately in order to accept the risks for new insurance products. Thus, pleased be inform that we are able to provide fully insurance covers for your business needs as a reliable partner.



WHAT IS IAR? (INDUSTRIAL ALL RISKS INSURANCE)

Industrial All Risks Insurance is an all risks insurance which has a coverage wider than traditional "Standard Fire and Special Perils Insurance policy."



Extended coverages such as, Burglary, can be insured under IAR insurance .

Who can arrange IAR Insurance?

- ⊗ SMEs and Business Owners (Export/Import CMP business)
- ⊗ Factory owners

What are the coverage of IAR Insurance policy?

- ⊗ Cover all damages according to standard fire insurance policy: Fire, Lighting, Explosion of gas used for illuminating or domestic purpose.
- ⊗ Cover damages from the additional perils from standard fire insurance policy such as Explosion, Windstorm, Riot & Strike, Vandalism & Malicious acts, Vehicles Impact, Earthquake, Flood, Aircraft, Smoke, Water Damage, Hail, etc.
- ⊗ Cover other damages which are indicated clearly by the extended coverage under insurance policy.

What properties can be insured under IAR Insurance?

- ⊗ Buildings
- ⊗ F.F.F (Furniture, fittings and fixtures)
- ⊗ Machineries & equipment
- ⊗ Stocks (Raw materials / Finished goods)

What is the Sum Insured?

- ⊗ Purchase value or replacement value of the insured properties.

What is the Insurance policy period?

- ⊗ Annual policy (1 year)

