



The policy covers damage to or loss of mobile and portable equipment like laptops, mobile phones, medical equipment etc.

The policy has an All Risk format and can be structured to include wide range of risks including Fire, Earthquake, Burglary, Accidental Damage, Strikes and Riots.

The policy does not cover:

1. War & allied perils
2. Nuclear risks
3. Overloading or strain
4. loss or damage occurring whilst being used for racing or pacemaking
5. Consequential loss, depreciation, wear & tear or mechanical breakdown

The premium of the policy depends upon the perils selected to be covered.

For more information or specific queries contact us on info@optima.co.in