

Standard Asset Insurance Policy Document

1. Policy Details

Policy Number	AS-12345678
Issue Date	01/07/2024
Effective Date	01/07/2024
Expiry Date	30/06/2025
Policyholder	John Doe
Contact Address	123 Main Street, City, Country

2. Asset Details

Asset Type	Commercial Building
Location	Central Business District, City
Sum Insured	\$1,000,000

3. Coverage

- Fire and Allied Perils
- Burglary and Theft
- Natural Disasters (Earthquake, Flood, Storm, etc.)
- Malicious Damage
- Riot and Strike

4. Exclusions

- Wear and tear or gradual deterioration
- War and nuclear risks
- Wilful negligence or misconduct
- Consequential loss
- Acts of terrorism (unless specifically covered)

5. Premium & Payment

Total Premium	\$2,500
Payment Terms	Annual
Payment Mode	Bank Transfer

6. Claims Procedure

- Inform insurer within 24 hours of incident
- Provide all necessary documentation (proof of loss, police/FIR, etc.)
- Cooperate with surveyor/assessor during investigation
- Receive settlement as per policy terms

7. Important Contact Details

Customer Service	1-800-123-456
Email	support@insureexample.com
Claims Department	claims@insureexample.com

Important Notes

- This document is only valid with authorized signatures and official seal of the insurer.
- Please read all terms and conditions carefully before accepting the policy.
- Keep this document safe; it may be required at the time of claim.
- Notify the insurer immediately upon change in asset ownership or value.