

# 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

<ul style="list-style-type: none"><li>Fire and Allied Perils</li><li>Burglary and Theft</li><li>Natural Disasters (Earthquake, Flood, Storm, etc.)</li><li>Malicious Damage</li><li>Riot and Strike</li></ul>
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## 4. Exclusions

<ul style="list-style-type: none"><li>Wear and tear or gradual deterioration</li><li>War and nuclear risks</li><li>Wilful negligence or misconduct</li><li>Consequential loss</li><li>Acts of terrorism (unless specifically covered)</li></ul>
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## 5. Premium & Payment

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

## 6. Claims Procedure

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- 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

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

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## Important Notes

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- 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.