

THE LAWRENCE SCHOOL, LOVEDALE
REQUIREMENT OF QUOTATION FOR RISK COVERAGE FOR PROPERTY - 2024-25

SL.NO	DESCRIPTION OF PROPERTY	VALUE OF ASSETS-2022 - 23	RISK TO BE COVERED	PROPOSED PREMIUM
1	BUILDINGS, ROAD, DAMS, SEWAGE TREATMENT PLANTS, ETC. (Refer Annexure - A for Building wise cost)	1,448,269,905	FIRE LIGHTING BURGLARY EXPLOSION AND IMPLOSION AIRCRAFT DAMAGE RIOT STRIKE AND MALICIOUS DAMAGE STORM, CYCLONE, TYPHOONE AND HURRICANE & FLOOD ETC. SUBSIDENCE AND LANDSLIDE INCLUDING ROCKSLIDE, BUSTING AND OVERFLOWING OF WATER TANKS, APPARATUS AND PIPES MISSLE TESTING OPERATION, BUSHFIRE BUILDING IN THE COURSE OF CONSTRUCTION UNDER INTIMATION TO INSURANCE COMPANY DEBRIS REMOVAL CLASS -(50 LAKHS), OMMISSION TO INSURED CLAUSE TERRORISM COVER. IMPACT DAMAGE - INSURED OWN VEHICLE DAMAGE, THEIR EMPLOYEES WHILE ACTING IN THE COURSE OF THEIR EMPLOYMENT. LIABILITY ARISING OUT OF GAS LEAK, SWIMMING POOL ACCIDENT, FALL OF POSTERS, SPORTS AND OTHER EVENT INJURIES. WORKMEN COMPENSATION FOR DEATH OR INJURY TO ANY WORKER INCLUDING CONTRACTOR EMPLOYEE WHILE IN DUTY IN THE SCHOOL CAMPUS.	
2	GENERATORS, MACHINERIES, ELECTRICAL EQUIPMENT, BOILERS, TRANSFORMERS, SOLAR WATER HEATER PANELS, ETC.	20,000,000		
3	FURNITURE & FIXTURES	35,000,000		
4	MACHINERY & EQUIPMENTS	10,908,801		
4	ELECTRONIC EQUIPMENTS INCLUDING COMPUTERS, LAPTOPS, UPS, SERVERS, PRINTERS, PHOTO COPIER, PROJECTORS, TELEVISION SETS, CCTV AND RELATED MATERIALS, SMART CLASS EQUIPMENTS, MUSICAL AND AUDIO VISUAL EQUIPMENTS, ETC	4,192,387		
5	LIBRARY BOOKS,MAGAZINES, ETC.	5,000,000		
6	LAB EQUIPMENTS	5,000,000		
7	KITCHEN EQUIPMENT INCLUDING HARDWARE & CROCKERY	5,000,000		
8	EPBAX AND TELEPHONE EQUIPMENTS	2,000,000		
9	MACHINERY UNDER REPAIR, CONTRACTORS EQUIPMENTS/ LIABILITY TO OUTSIDE PERSONS/EQUIPMENTS AND THEIR RELATED STOCKS AND EQUIPMENTS OWNED/ HIRED FROM OUTSIDERS STOCKED UNDER SCHOOL CUSTODY INCLUDING SMART CLASS EQUIPMENTS.	5,000,000		
10	MISCELLANEOUS - STOCK OF OFFICE STATIONERY, STUDENTS TEXT BOOK AND STATIONARY, QM STORE STOCKS, HOSPITAL STOCKS, OTHER DEPARTMENTAL STOCKS, GAS GODOWNS, HERITAGE MONUMENTS, MURELS, HERITAGE CLOCK IN THE CLOCK TOWER, STOCK OF PROVISIONS FOR CATERING, DORM FURNISHING, STUDENTS MATERIALS, COMPLETE SAFETY FENCING, ADDITIONAL SHELTERS, FIRE FIGHTING EQUIPMENTS, COMPLETE ELECTRICAL AND SANITARY FITTINGS, SCEPTIC TANKS, WATER TANKS, REVETMENT AND RETAINING WALLS AND COMPOUND WALLS, TRENCHES, COMPLETE TEAK WOOD FLOORING, SECURITY YARD, FIXED SAFETY LOCKERS, COMPLETE GLASS FITTINGS, TOP FLAT-PAVILION GALLERY, ETC.	20,000,000		
TOTAL		1,560,371,094		
11	PUBLIC LIABILITY POLICY, ANY ONE ACCIDENT/ ANY ONE YEAR 1 / 2 CRORE		Liability arising out of injury or death to third parties like parents/visitors/guests/students/staff due to any accident inside the school premises	
12	ELECTRONIC EQUIPMENTS INCLUDING COMPUTERS, LAPTOPS, UPS, SERVERS, PRINTERS, PHOTO COPIER, PROJECTORS, TELEVISION SETS, CCTV AND RELATED MATERIALS, SMART CLASS EQUIPMENTS, TELEPHONE AND EPBX, ETC	4,192,387	Electronic Equipment Policy	
13	WORKMEN COMPENSATION POLICY	10,800,000	for 50 employees at any location in the campus @ 18,000/- per month or 1,08,00,000/- per year)	
16	MACHINERY BREAKDOWN POLICY	20,000,000	Coverage for Machinery Breakdown Policy	
TOTAL SUM ASSURED		1,595,363,481		