

**PRESS RELEASE**

## **IFFCO-TOKIO GIC Introduces ‘Comprehensive Property All Risk Policy’ to Strengthen Risk Protection for MSMEs and Businesses**

- *The policy combines key covers such as Material Damage, Machinery Breakdown, Business Interruption, Fidelity, Money, and Public Liability into a single framework, helping businesses protect their assets, income, and liabilities comprehensively.*

**Gurugram, March 31<sup>st</sup>, 2026:** IFFCO-TOKIO General Insurance Company Ltd., a leading general insurer in India, has introduced its Comprehensive Property All Risk Policy, a future-ready solution designed to provide businesses with holistic protection against a wide spectrum of property-related risks.

In today’s evolving business environment, enterprises—especially MSMEs—are increasingly exposed to multiple operational risks ranging from fire and machinery breakdown to business interruptions and financial losses.

Traditional property insurance solutions often fall short due to their limited scope, fragmented coverage, and lack of flexibility. Addressing these challenges, IFFCO-TOKIO GIC’s latest offering integrates multiple risk covers into a single, streamlined policy, enhancing both coverage breadth and operational efficiency.

The policy brings together key protections such as Material Damage, Machinery Breakdown, Business Interruption, Fidelity, Money, and Public Liability, along with several other risks, enabling businesses to safeguard their assets, earnings, and liabilities under one comprehensive framework.

The policy is designed to cater to a wide spectrum of businesses, including MSMEs, large corporates, industrial units, commercial establishments, and institutional clients, with flexibility in coverage and no minimum sum insured restriction, making it particularly relevant for small and growing enterprises.

In India, MSMEs form the backbone of the economy, contributing significantly to GDP, exports, and employment generation.

However, a large number of these enterprises remain underinsured or lack adequate risk protection, leaving them vulnerable to unforeseen disruptions and financial risk. With increasing investments in infrastructure, manufacturing, and commercial real estate, the need for comprehensive property insurance solutions has become more critical than ever. A single adverse event can not only damage physical assets but also disrupt business continuity and cash flows, making integrated risk protection essential for long-term sustainability.

Commenting on the development, **Mr. Subrata Mondal, MD & CEO**, said, *"At IFFCO-TOKIO GIC, we continuously strive to anticipate and respond to the evolving needs of our*



*customers. The launch of the Comprehensive Property All Risk Policy reflects our commitment to delivering solutions that are not only comprehensive but also flexible and easy to adopt. By addressing critical coverage gaps and enhancing claims support, this product empowers businesses to operate with greater confidence, flexibility and resilience in an increasingly dynamic environment."*

With this initiative, IFFCO-TOKIO GIC aims to further strengthen its position in the commercial insurance space by offering a simplified yet robust solution that aligns with the diverse and evolving risk protection needs of businesses across sectors.

---

### **About IFFCO TOKIO General Insurance Company Limited**

IFFCO-TOKIO General Insurance Company Limited is a 51:49 joint venture between Indian Farmers Fertilizer Co-operative (IFFCO), one of the world's largest fertilizer manufacturers that is wholly owned by Indian Cooperatives, and Tokio Marine Group – one of the world's largest insurance companies based in Japan.

IFFCO TOKIO General Insurance offers retail products like motor, health, travel, home and personal accident insurance and corporate insurance products like property, marine and liability insurance through its wide distribution network of agents, banks, brokers and its website – [www.iffcotokio.co.in](http://www.iffcotokio.co.in)