

# **Standard Fire & Special Perils (SFSP) Policy**

## **Loss Cost 2019 - Annexure**

### **Schedule 3**



**Annexure 1**

**Schedule of Occupancy-wise Referral Loss Costs**  
**Schedule 3**

Class of Business : Fire  
 Product : Fire (SFSP) Policy  
 Covering : FLEXA group of perils (including RSMD but excluding STFI)  
 Release No. : 3  
 Release Date : 21.11.2019  
 Effective From : 01.12.2019 (& in force until it is replaced by next Schedule)

S No	Occupancy Code	Occupancy Description	Loss Cost
1	1001*	Dwellings	0.14
2	1001_2	Dwellings: Cooperative Society	0.24
3	1002	Places of worships	0.12
4	1003	Libraries	0.21
5	1004	Museums	0.23
6	1005	Schools / Colleges	0.20
7	1006*	Hospitals including X-ray and other Diagnostic clinics	0.23
8	1007	Office premises / Meeting Rooms	0.25
9	1008*	Auditoriums / Planetarium	0.28
10	1009	Mess Houses / Clubs	0.21
11	1010	Marriage Halls	0.18
12	1011	Showrooms and display centres where goods are kept for display and no sales are carried out	0.28
13	1012	Educational and Research Institutes imparting training in various crafts	0.24
14	1013	Lodging/Boarding Houses	0.19
15	1014	Cycle Shed	0.22
16	1015	Dish Antenna	0.23
17	1016	Indoor stadiums, Health Club, Gymnasium and Swimming Pool	0.08
18	1017	Cafes, Restaurants, Hotels, Confectioner and Sweet meat sellers, Health Resorts	0.25
19	1018	Laundries / Dry Cleaning	0.51
20	1019	Battery Charging Service Stations	0.96
21	1020	Amusement parks	0.78
22	1021	Hoarding, Neon signs	0.99
23	1022	Sports Galleries, Outdoor stadiums.	1.43
24	1023*	Shops dealing in goods otherwise not provided for	0.66
25	1024*	Shops dealing in hazardous goods	0.84
26	1025	Arms and Ammunition dealers	0.98
27	1026	Motor Vehicle showroom including sales and service	0.47
28	1027	Fuel Station- Petrol / Diesel Kiosks (without CNG)	0.53
29	1028	Fuel Station- Petrol / Diesel Kiosks (with CNG)	1.11
30	1029	Data Processing/Call Centres/Business Process Outsourcing Centres	0.14
31	2001	Abrasive Manufacturing	0.69



## SFSP Loss Cost – Schedule 3

S No	Occupancy Code	Occupancy Description	Loss Cost
32	2002*	Aerated Water Factories	0.62
33	2003	Aerial Ropeway including trolley stations	0.80
34	2004*	Agarbatti manufacturing	1.65
35	2005	Aircraft Hangers	1.14
36	2006	Airport Terminal Buildings (including all facilities like Cafes, Shops etc)	0.29
37	2007	Aluminium/ Magnesium Powder Plants	0.88
38	2008*	Aluminium, Zinc, Copper Factories	0.65
39	2009	Areca nut and/or Betel nut factories	1.07
40	2010	Asbestos Steam Packing and lagging manufacturing	0.61
41	2011*	Atta and Cereal Grinding (excluding Dal Mills)	0.73
42	2012	Audio/Video Cassette Manufacturing	2.08
43	2013*	Automobile Manufacturing	0.53
44	2014*	Bakeries	0.70
45	2015	Basket Weavers and Cane Furniture Makers	2.66
46	2016	Battery Manufacturing	0.65
47	2017	Beedi Factories	1.32
48	2018*	Biscuit Factories	0.68
49	2019	Bituminised Paper and / or Hessian Cloth Manufacturing including Tar Felt Manufacturing.	1.37
50	2020*	Book Binders, Envelope and Paper Bag Manufacturing	1.13
51	2021*	Breweries	0.97
52	2022*	Brickworks (including refractories and fire bricks)	0.41
53	2023	Bridges - Concrete/Steel	0.18
54	2024	Bridges-Wooden	1.02
55	2025	Building In course of construction	0.18
56	2026*	Cable Manufacturing	1.03
57	2027	Camphor Manufacturing	1.56
58	2028	Candle Works	1.65
59	2029*	Canning Factories	0.86
60	2030	Capsule Manufacturing	0.66
61	2031	Carbon paper / Typewriter Ribbon Manufacturing	1.37
62	2032*	Cardamom Factories	1.02
63	2033*	Cardboard Box Manufacturing	1.42
64	2034	Carpenters, Wood wool Manufacturing, Furniture Manufacturing and other wood worker shops (excluding saw mill)	1.51
65	2035	Carpet and Drugget Manufacturing (Cotton/jute/wool)	1.78
66	2036	Carpet and Drugget Manufacturing (Others)	1.67
67	2037	Cashew nut Factories	0.95
68	2038	Cattle feed Mill	0.61
69	2039	Celluloid Goods Manufacturing	9.47
70	2040*	Cement / asbestos/concrete products Manufacturing	0.51
71	2041*	Cement Factories	0.68
72	2042*	Ceramic Factories and Crockery and Stoneware pipe Manufacturing/Clay Works.	0.78
73	2043*	Chemical Manufacturing (Using materials with Flash Point below 32° C), Bulk Drug Manufacturing	1.39



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S No	Occupancy Code	Occupancy Description	Loss Cost
74	2044*	Chemical Manufacturing(others), Pharmaceuticals, Toiletry products	1.01
75	2045	Cigar and Cigarette Manufacturing	0.85
76	2046	Cigarette Filter Manufacturing (Using Solvents with Flash Point below 32° C)	2.54
77	2047	Cigarette Filter Manufacturing (Others)	1.49
78	2048	Cinema Film Production Studios	2.64
79	2049	Cinematography Film Editing, Laboratory and Sound recording rooms where Film processing is carried out	0.73
80	2050	Cinematography Film Editing, Laboratory and Sound recording rooms without Film processing.	0.62
81	2051	Cinema Theatres (For single screen)	0.40
82	2052	Circus, Touring Drama Troupes and Touring Cinema Theatres	6.35
83	2053*	Cloth Processing units situated outside the compound of Textile mills and Cloth processing units which are not owned by the textile mills but are situated within the textile mills complex/compound.	1.10
84	2054	Coal/Coke/Charcoal ball and briquettes Manufacturing	1.63
85	2055	Coal Processing Plants	0.77
86	2056	Coffee Curing, Roasting / Grinding	0.64
87	2057	Coir Factories	2.07
88	2058	Collieries - underground Machinery and pit head gear and Dragline Machine used in Collieries	1.51
89	2059*	Condensed Milk Factories, Milk Pasteurising Plants and Dairies	0.50
90	2060*	Confectionery Manufacturing Plants/Sugar Candy Manufacturing Plants/Sweet Meat Manufacturing Plants	0.82
91	2061	Contractors Plant and Machinery - At one location only	0.89
92	2062	Cork Products Manufacturing	2.14
93	2063	Cotton Gin and Press Houses	1.79
94	2064	Cotton Seed cleaning / Delinting Factory	1.99
95	2065*	Dehydration Factories	0.69
96	2066*	Detergent Manufacturing with Sulphonation Plant	1.23
97	2067	Detergent Manufacturing (Others)	1.29
98	2068*	Distilleries	0.89
99	2069	Duplicating/stencil paper Manufacturing	1.90
100	2070*	Electric Generation Stations - Hydro Power stations	0.45
101	2071*	Electric Lamp /T.V. Picture Tube Manufacturing	0.88
102	2072*	Electronic Goods Manufacturing /Assembly	0.83
103	2073*	Electronic Software Parks/Electronic Software Development Units	0.16
104	2074	Enamel-ware factories	1.07
105	2075*	Engineering Workshop - Structural Steel fabricators, Sheet Metal fabricators	0.32
106	2076*	Engineering Workshop (Others), Motor Vehicle Garages	0.61
107	2077	Exhibitions, Fetes, Mandaps.	3.07
108	2078	Explosives / Blasting Factories	2.28
109	2079*	Fertiliser Manufacturing (other than those rateable under Petrochemical Tariff)	1.13



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S No	Occupancy Code	Occupancy Description	Loss Cost
110	2080	Filter and wax paper Manufacturing	1.99
111	2081	Fireworks Manufacturing	2.51
112	2082	Flax / Hemp Mills	1.27
113	2083*	Flour Mills	1.35
114	2084*	Foamed Plastics Manufacturing and / or converting plants	2.67
115	2085	Foam Rubber Manufacturing	2.48
116	2086	French Polish Manufacturing	2.70
117	2087*	Fruit and vegetable drying/dehydrating factories	0.88
118	2088*	Fruit products and Condiment Factories (including fruit pulp making)	0.64
119	2089*	Garment Makers, Topee, Hats and the like makers	0.97
120	2090*	Ghee Factories including vegetable Ghee mfg.	1.20
121	2091	Glass Fibre Manufacturing	0.96
122	2092	Glass wool Manufacturing	1.45
123	2093*	Glass Manufacturing/Automobile Glass Manufacturing	0.92
124	2094	Gold thread factories / Gilding factories	0.72
125	2095	Granite Factories using inflammable solvents	0.62
126	2096	Granite Factories (Others)	0.29
127	2097	Graphite electrode Manufacturing	1.32
128	2098*	Grain/seeds disintegrating/crushing/ Decorticating factories/ Dal mills.	0.93
129	2099	Grease / Wax Manufacturing	1.43
130	2100	Green Houses/ Algae/ Spirulina and the like	1.15
131	2101*	Gum/Glue/Gelatine Manufacturing	0.94
132	2102	Gypsum board manufacturer	0.97
133	2103*	Hosiery, lace, Embroidery/Thread factories	1.11
134	2104*	Ice candy and Ice cream Manufacturing	0.67
135	2105	Ice factories	0.67
136	2106	Incandescent Gas mantle Manufacturing	1.67
137	2107	Industrial Diamonds Manufacturing	0.67
138	2108*	Industrial Gas Manufacturing	1.33
139	2109*	Ink (excluding printing ink) Manufacturing	1.29
140	2110	Jaggery Manufacturing	0.77
141	2111*	Jute Mills	2.58
142	2112	Katha Manufacturing	1.89
143	2113	Khandsari Sugar Manufacturing	0.98
144	2114	Lac or Shellac Factories	1.40
145	2115*	Leather Cloth Factories	1.98
146	2116*	Leather Goods Manufacturing (incl. boot/shoe)	1.09
147	2117	Lime Kiln	0.68
148	2118	Lithographic presses	1.16
149	2119	Liquefied Gas Bottling/Recovery Plants	0.91
150	2120*	Malt Extraction Plants	0.95
151	2121*	Man-made Fibre Manufacturing (using Cellulose)	0.47
152	2122*	Man-made Fibre Manufacturing Plant (Others)	0.52
153	2123	Manure Blending works	0.97
154	2124	Match Factories	2.76
155	2125	Mattress and Pillow making	2.96
156	2126	Metallizing works (involving metals only)	0.58



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S No	Occupancy Code	Occupancy Description	Loss Cost
157	2127	Metallizing Works (others)	0.76
158	2128	Metal/Tin printers	2.09
159	2129	Mica Products Manufacturing	1.04
160	2130	Mineral Oil blending and processing	0.61
161	2131	Mosaic Factories	0.80
162	2132	Mushroom Growing Premises (Excluding Crops)	0.75
163	2133	Nitro Cellulose Manufacturing - Industrial Grade	9.27
164	2134*	Non-woven fabric Manufacturing	1.81
165	2135*	Oil Extraction	1.38
166	2136*	Oil Distillation Plants (essential)	1.20
167	2137*	Oil Mills refining (Veg/Animal)	0.99
168	2138*	Oil Mills (Vegetable)	0.96
169	2139	Oil and Leather Cloth Factories	2.02
170	2140*	Paint factories (Water based)	1.15
171	2141*	Paint (others) and Varnish Factories	1.82
172	2142*	Paints - Nitrocellulose based	2.21
173	2143*	Pan Masala making	1.04
174	2144*	Paper and Cardboard Mills (including Lamination)	1.04
175	2145*	Particle Board Manufacturing	1.82
176	2146	Pencil Manufacturing	1.72
177	2147*	Petroleum Coke Calcination	0.95
178	2148*	Plastic Goods Manufacturing (excluding Foam Plastics)/ I. Using Plastic raw materials having calorific value upto 15,000 btu/lb Polytetrafluoroethylene, Polychlorotrif, fluoroethylene, Polyvinyl chloride, polyvinylidene chloride, Polyvinylidene fluoride, Chlorinated polyether, Polycarbonate, Polymethyl methacrylate, Phenol formaldehyde, Urea-formaldehyde. Melamine-formaldehyde, Polyurethane, Polyester, Silicones.	1.62
179	2149*	Plywood / Wood veneering Factories/ Laminating Factories	2.65
180	2150*	Polyester Film Manufacturing / BOPP Film Manufacturing	0.67
181	2151	Port Premises including jetties and equipment thereon and other port facilities	0.39
182	2152	Poultry Farms (Excluding birds therein)	0.51
183	2153	Presses for coir fibres/waste/Grass/fodder/boosa/Jute	6.08
184	2154	Presses for coir yarn / cotton/senna leaves	2.38
185	2155	Presses for carpets, rugs and tobacco	2.17
186	2156	Presses for hides and skins	1.60
187	2157*	Printing Ink Manufacturing / Roller composition factories	1.57
188	2158*	Printing Press	0.98
189	2159	Pulverising Plants(Metals and non-hazardous goods)	0.50
190	2160	Pulverizing Plants (Others)	1.51
191	2161*	Rice Mills	0.73
192	2162*	Rice Polishing Units	0.84
193	2163*	Rope works (Plastic), Assembling of Plastic Goods such as Toys and the like	1.25
194	2164	Rope Works (others)	0.78
195	2165*	Rubber Factories	1.57
196	2166*	Rubber Goods Mfg with Spreading	1.92
197	2167*	Rubber Goods Manufacturing without spreading	1.15



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S No	Occupancy Code	Occupancy Description	Loss Cost
198	2168	Salt crushing Factories and Refineries	0.45
199	2169*	Saw Mills (including Timber Merchants premises where sawing is done).	2.84
200	2170*	Sea Food / Meat Processing	1.10
201	2171*	Silk Mills / Spun Silk Mills	0.84
202	2172	Snuff Manufacturing	1.08
203	2173*	Soap Manufacturing	1.09
204	2174*	Sponge Iron Plants	0.85
205	2175	Spray Painting, Powder coating	1.50
206	2176	Stables (excluding animals)	0.77
207	2177	Starch Factories	0.75
208	2178	Stone quarries	0.27
209	2180*	Sugar factories	0.55
210	2181	Surgical Cotton Manufacturing	2.56
211	2183	Tanneries	0.52
212	2184	Tapioca factories	1.07
213	2185	Tarpaulin and canvas proofing factories	2.28
214	2186	Tea blending/packing factories	0.70
215	2187	Tea Factories	1.12
216	2188	Telephone Exchanges	1.93
217	2189*	Textile Mills - Spinning mills	0.97
218	2190*	Tile and Pottery works	0.71
219	2191	Tiny sector Industries with values at risk not exceeding Rs 10 lakhs	0.65
220	2192	Tissue Culture Premises (Excluding Crops)	0.80
221	2193	Tobacco Curing / Redrying Factories	1.19
222	2194	Tobacco grinding/ crushing Manufacturing	1.17
223	2195	Turpentine and rosin distilleries	3.85
224	2196*	Tyres and Tubes Manufacturing	0.92
225	2197	Tyre Retreading and Resoling factories	1.60
226	2198	Umbrella Assembly factories	0.99
227	2199*	Velvet Cloth Manufacturing	1.38
228	2200*	Vermicelli factories	0.74
229	2201	Weigh Bridges	0.89
230	2202*	Weaving Mills	0.87
231	2203	Wheat Threshers	5.50
232	2204	Wood seasoning/treatment/ impregnation	0.93
233	2205	Wool cleaning and pressing factories	1.38
234	2206*	Woollen Mills/Fur garments and accessories	1.09
235	2207*	Yarn Processing	0.99
236	2208	Zip fasteners Manufacturing	1.53
237	2209	Contractors Plant and Machinery anywhere in India (at specified locations)	0.96
238	2210*	Electric Generation Stations - Others	0.61
239	2211*	Textile Mills - Composite mills	1.65
240	2212	Automobile Filter Manufacturing	1.38



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S No	Occupancy Code	Occupancy Description	Loss Cost
241	2216	Plastic Goods Manufacturing (excluding Foam Plastics)/II. Using Plastic raw materials having calorific value of above 15000 btu/lb Polyethylene, Polypropylene, Polystyrene, Poly-alpha-methylstyrene, Acrylonitrilebutadiene- styrene, Polybutylene.	1.28
242	2217	Electric Generation Stations - Thermal Power stations	0.43
243	2218	Electric Generation Stations - Solar Power stations	0.66
244	2219	Electric Generation Stations - Windmill	0.74
245	2221	Electric Generation Stations - Biomass Power Stations	0.75
246	2222	Engineering Workshop - Steel Plants	0.41
247	2224	Engineering Workshop – Pipe Extruding, Stamping, Pressing, Forging Mills, Metal Smelting, Foundries, Galvanising Work	0.40
248	2225	Engineering Workshop – Metal Extraction, Ore Processing (other than Aluminium, Copper, Zinc), Plant processing Raw Sand into Silica	0.89
249	2227	Engineering Workshop – Clock / Watch Manufacturing	1.93
250	2229	Multiplex Theatre Complexes	0.77
251	2230	Shopping Malls (other than Multiplexes)	0.55
252	2231	Disposable Diaper Manufacturing	1.38
253	3001	Analytical / Quality Control Laboratories	0.54
254	3002	Boiler House	0.45
255	3003	Dams	0.37
256	3004	Effluent /Sewage Treatment Plants	0.70
257	3005	Electric Sub-Stations, Loco Sheds	0.26
258	3006	Electric Transmission / Distribution Lines	0.15
259	3007*	Pipe lines (carrying water only)	0.40
260	3008*	Pipe lines (others)	0.48
261	3009	Pump Houses (Water)	0.36
262	3010	Pump Houses (Others)	1.25
263	3011	Railway tracks	0.90
264	3012*	Roads	0.55
265	3013	Water Treatment Plants / Water Tanks	0.14
266	3014	Wireless Transmitting Stations	0.52
267	3015	Compressor Houses - Compressors handling air, Inert Gas and CO2	0.80
268	3016	Compressor Houses - Compressor (others)	2.39
269	3017	Boundary Walls - Made up of Combustible Material	1.78
270	3018	Boundary Walls - Others	0.78
271	3019	Electric Crematoriums	0.68
272	4001*	Storage of Non-hazardous goods subject to warranty that hazardous goods of Category I, II, III, Coir waste, Coir fibre and Caddies are not stored therein. (Materials stored in Godowns & Silos)	0.46
273	4002*	Storage of Category I hazardous Goods subject to warranty that goods listed in Category II, III, Coir waste, Coir fibre and Caddies are not stored therein. (Materials stored in Godowns & Silos)	0.98



**SFSP Loss Cost – Schedule 3**

S No	Occupancy Code	Occupancy Description	Loss Cost
274	4003*	Storage of hazardous Goods listed in Category II subject to warranty that goods listed in Category III, Coir waste, Coir fibre and Caddies are not stored therein. (Materials stored in Godowns & Silos)	2.16
275	4004*	Storage of hazardous Goods listed in Category III subject to warranty that Coir waste, Coir fibre and, Caddies are not stored therein. (Materials stored in Godowns & Silos)	3.10
276	4005*	Transporter's Godowns and Godowns of clearing and forwarding agents. (Materials stored in Godowns & Silos)	0.72
277	4006	Storage of Coir Waste, Coir Fibre, Caddies (Materials stored in Godowns & Silos)	6.13
278	4007*	Cold Storage premises	1.07
279	4008*	Gas Holders/ Bullets/spheres and storages for liquefied gases except for Nitrogen, Carbon dioxide and inert gases	2.25
280	4009*	Gas Holders/ Vessels for Nitrogen, Carbon dioxide and inert gases	1.02
281	4010*	Tanks containing liquids flashing at 32° C and below	1.41
282	4011*	Tanks (others)	0.67
283	4012	Storage of Non-hazardous goods subject to warranty that hazardous goods of Category I, II, III, Coir waste, Coir fibre and Caddies are not stored therein. (Materials stored in Open)	2.26
284	4013	Storage of Category I hazardous Goods subject to warranty that goods listed in Category II, III, Coir waste, Coir fibre and Caddies are not stored therein. (Materials stored in Open)	2.51
285	4014	Storage of hazardous Goods listed in Category II subject to warranty that goods listed in Category III, Coir waste, Coir fibre and Caddies are not stored therein. (Materials stored in Open)	4.61
286	4015	Storage of hazardous Goods listed in Category III subject to warranty that Coir waste, Coir fibre and, Caddies are not stored therein. (Materials stored in Open)	5.58
287	4016	Transporter's Godowns and Godowns of clearing and forwarding agents. (Materials stored in Open)	0.92
288	4017	Storage of Coir Waste, Coir Fibre, Caddies (Materials stored in Open)	9.88
289	4018	Bus Terminus	3.67
290	4019	Vehicles stored in Open Including Tractors	2.33
291	4900	Silent Risk	0.30

**Notes:**

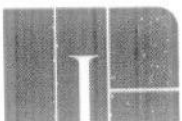
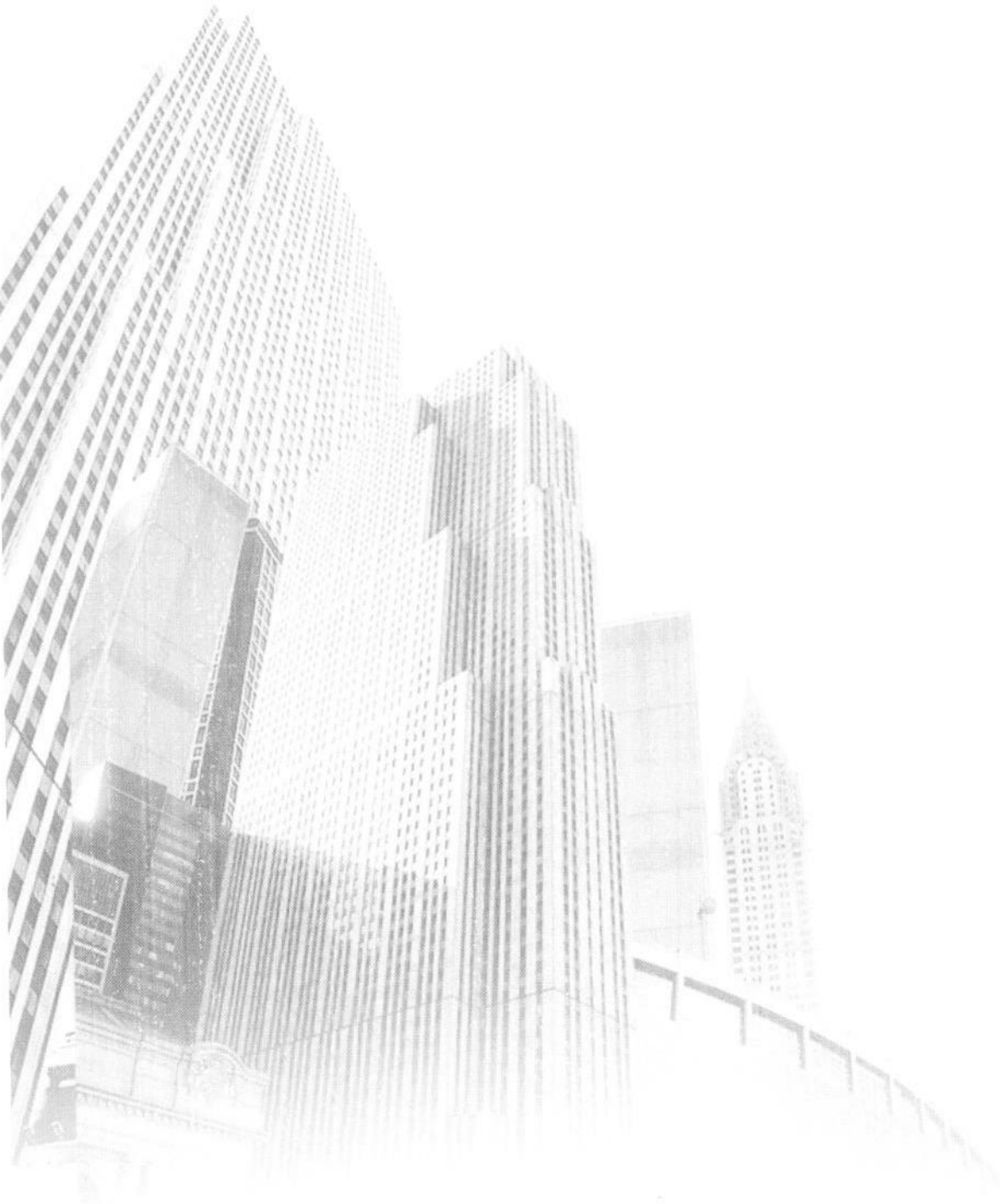
1. Occupancy codes with asterisk(\*) marks were published in Schedule 2
2. Tariff Loss Cost (FLEXA) is arrived by deducting STFI and 35% towards expenses/loadings from erstwhile tariff rate
3. Loss Costs are 'per mile' and includes RSMD and a load towards Large Losses.
4. Loss Costs are for the entire occupancy consisting of Building, Plant & Machinery, Stocks & Contents.
5. Occupancy Codes 2179 and 2182 were merged with occupancy code 2060.



### SFSP Loss Cost – Schedule 3

6. Some occupancies of Schedule 2 have been split or regrouped as per the industry feedback, to match the emerging needs. *If further refinement is required, the same may be shared to IIB on or before 31.12.2019 so as to advise the insurers accordingly from 2020-21 data submissions.*
7. Occupancy Description is given in the above table as per erstwhile All India Fire Tariff (AIFT) as amended from time to time and which shall be referred to for detailed description.

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**Insurance Information Bureau of India**

1st floor, APSFC Building, 38/39, Financial District,