

## BURGLARY INSURANCE POLICY - RETAIL



### Customer Information Sheet

Sr. No.	Title	Sales Literature
1	What are the key benefits of Burglary and Housebreaking Insurance Policy?	<ul style="list-style-type: none"> <li>• Any Loss or damage to Property belonging to Insured due to by Burglary or Housebreaking or Robbery or Dacoity or Hold-up</li> <li>• Damaged caused to the Insured's Premises due to by Burglary or Housebreaking or Robbery or Dacoity or Hold-up</li> <li>• Option to have Policy on First loss basis, Floater basis, Declaration basis &amp; Floater Declaration basis</li> </ul>
2	What are the unique features of this Policy?	<p>A series of automatically provided additional benefits will be included within standard Policy coverage</p> <ul style="list-style-type: none"> <li>• Clothing and personal effects damaged / stolen in a burglary</li> <li>• Money</li> <li>• Damage to safe &amp;/or strong room upto a specific limit</li> <li>• Lump sum benefit for death or injury resulting during the theft</li> <li>• Seasonal increase or festive increase</li> <li>• Bank and public holiday extension</li> </ul>
3	Are there any add-on cover options available with this Policy?	<p>Further, on payment of additional premium, the following additional coverages can be opted:</p> <ul style="list-style-type: none"> <li>• Appraisal Cover</li> <li>• Capital Addition Cover</li> <li>• Claim Preparation Cover</li> <li>• Cost of Re-writing Records Cover</li> <li>• Employee Personal Property Cover</li> <li>• First Loss Clause</li> <li>• Floater Cover</li> <li>• Floater Declaration Cover</li> <li>• Omission to Insure Additions, Alterations or Extensions</li> <li>• Pair and Set Cover</li> <li>• Removal of Debris Cover</li> <li>• Replacement of Locks Including Repair to Insured Premises</li> <li>• Riot, Strike Malicious Damage Cover</li> <li>• Skilful Pilferage Cover</li> <li>• Temporary Removal Cover</li> <li>• Temporary Storage Cover</li> <li>• Terrorism Inclusion Cover</li> <li>• Theft by Use of Duplicate Keys</li> <li>• Theft Inclusion Cover</li> <li>• Unoccupancy Cover</li> <li>• Vehicle Load Cover</li> </ul>
4	What are the major Exclusions under this Policy?	<ol style="list-style-type: none"> <li>1. War, invasion, act of foreign enemy, etc.</li> <li>2. Confiscation, nationalization, etc. by government authority</li> <li>3. Consequential loss of any type</li> <li>4. Riots strikes civil commotion, etc.</li> <li>5. Nuclear activity, weapons, waste, etc.</li> <li>6. Destruction damage or loss caused by the insured, or anyone acting on their behalf, or any member of their family or in their employment</li> <li>7. Shortages from clerical or accounting errors</li> <li>8. Destruction damage or loss if the premises have been unoccupied for longer than 14 continuous days</li> </ol>
5	What are voluntary deductibles available under the policy?	<p>Voluntary deductibles are applicable under the Burglary Policy as well as for the add-on covers. Voluntary deductible once opted shall apply to the entire property insured. The following is the scale to be adopted:-</p>

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		<table border="1"> <tr> <td>Voluntary Excess</td> <td>Max Discount up to</td> </tr> <tr> <td>5% of claim amount</td> <td>10%</td> </tr> <tr> <td>10% of claim amount</td> <td>15%</td> </tr> <tr> <td>15% of claim amount</td> <td>20%</td> </tr> <tr> <td>20% of claim amount</td> <td>25%</td> </tr> <tr> <td>25% of claim amount</td> <td>30%</td> </tr> </table>	Voluntary Excess	Max Discount up to	5% of claim amount	10%	10% of claim amount	15%	15% of claim amount	20%	20% of claim amount	25%	25% of claim amount	30%
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6	How is the sum insured calculated for coverage under this Policy?	The Policy can be availed on Market Value, Reinstatement value and Actual Value based upon the asset insured.												
7	Claims:	<p>We focus towards customer delight through our claims service with the following guiding principles:</p> <ul style="list-style-type: none"> <li>• Ease of access</li> <li>• Empowerment at each level</li> <li>• Technology</li> <li>• Ease in process (Minimum Document)</li> </ul> <p>We deliver the service in a professional, proactive, and polite manner to delight our customers at each step. We will settle the claims in a very transparent manner and communication at each step, as we understand our customers well.</p> <p>You can access us by any one of the following modes:</p> <ul style="list-style-type: none"> <li>• Call Centre</li> <li>• Dedicated E-mail ID</li> <li>• Website: <a href="http://www.edelweissinsurance.com">www.edelweissinsurance.com</a></li> </ul> <p>What we deliver in claims:</p> <ul style="list-style-type: none"> <li>• Immediate claim number on intimation – mail/ message to insured</li> <li>• Dedicated claims person allotted to each claim</li> <li>• Surveyor appointment on the same day – mail / message to insured</li> <li>• Letter of requirement within 7 days from surveyor or from our side with simple documents</li> <li>• Claim settlement within 15 days after receipt of final document</li> <li>• Payment details will be communicated to the insured</li> </ul> <p>We have a robust grievance handling mechanism with an escalation matrix to give you immediate solution and peace of mind.</p> <p>What's more, our skilled staff is empowered to act and take decisions, so that your claim is processed as quickly and efficiently as possible. This should help you get back to normal at the earliest.</p>												
8	Disclaimer	<p>THE ABOVEMENTIONED INFORMATION IS ONLY A SUMMARY OF THE PRODUCT FEATURES. THE COMPLETE TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY WORDING. IT IS ADVISED THAT THE POLICY WORDING BE READ COMPLETELY FOR A FULL DESCRIPTION OF THE TERMS AND CONDITIONS OF COVERAGE AND THE EXCLUSIONS RELATING THERETO.</p> <p>INSURANCE IS THE SUBJECT MATTER OF SOLICITATION.</p> <p>For more details on the terms and conditions, please refer to the complete Policy wording.</p>												