

BURGLARY INSURANCE POLICY - COMMERCIAL



Customer Information Sheet

Sr. No.	Title	Description
1	What are the key benefits of Burglary and Housebreaking Insurance Policy?	<ol style="list-style-type: none"> 1. Any Loss or damage to Property belonging to Insured due to by Burglary or Housebreaking or Robbery or Dacoity or Hold-up 2. Damaged caused to the Insured's Premises due to by Burglary or Housebreaking or Robbery or Dacoity or Hold-up 3. Option to have policy on First loss basis, Floater basis, Declaration basis & floater Declaration Basis
2	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"> • Agreed Bank Clause • Appraisal Cover • Capital Addition Cover • Claim Preparation Cover • Co-Insurance Clause • Contract Price Clause • Cost of Re-writing Records Clause • Declaration Clause • Designation of Property Clause • Employee Personal Property Cover • First Loss Clause • Floater Cover • Floater Declaration Cover • Local Authorities Clause • Loss Minimization Expenses • Omission to Insure Additions, Alterations or Extensions • On Account Payment Clause • Pair and Set Cover • Reinstatement Value Policies • Removal of Debris Cover • Replacement of Locks Including Repair to Insured Premises • Riot, Strike Cover • Temporary Removal Cover • Temporary Storage Cover • Terrorism Inclusion Cover • Theft by Use of Duplicate Keys • Theft Inclusion Cover • Unoccupancy Cover • Vehicle Load Cover • Waiver of Under-Insurance • Personal Assault Cover • Clothing and Personal Effects • Money • Damage to safe and/or strong room • Seasonal increase or Festive Increase • Bank and Public Holiday Extension
3	What are the major Exclusions under this Policy?	<ol style="list-style-type: none"> 1. War, invasion, act of foreign enemy, etc. 2. Confiscation, nationalization, etc. by government authority 3. Consequential loss of any type 4. Riots strikes civil commotion, etc. 5. Nuclear activity, weapons, waste, etc.

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		<p>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</p> <p>7. Shortages from clerical or accounting errors</p> <p>8. Destruction damage or loss if the premises have been unoccupied for longer than 14 continuous days</p>
4	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.
5	Claims	<p>We focus towards customer delight through our claims service with the following guiding principles:</p> <ul style="list-style-type: none"> • Ease of access • Empowerment at each level • Technology • Ease in process (Minimum Document) <p>We deliver the service in a professional, proactive, and polite manner to delight our customers at each step. We will decide on 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"> • Call Centre • Dedicated E-mail ID • Website: www.edelweissinsurance.com <p>What we deliver in claims:</p> <ul style="list-style-type: none"> • Immediate claim number on intimation – mail/ message to insured • Dedicated claims person allotted to each claim • Surveyor appointment on the same day – mail / message to insured • Letter of requirement within 7 days from surveyor or from us • Claim settlement within 15 days after receipt of final documents • Payment details will be communicated to the insured <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>
6	Disclaimer	<p>THE ABOVE INFORMATION IS ONLY SUMMARY OF THE PRODUCT FEATURE. THE ACTUAL TERMS AND CONDITIONS CAN BE FOUND IN THE POLICY DOCUMENT. INSURED PERSONS ARE ADVISED TO READ THE POLICY DOCUMENT 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>