

## **BURGLARY(HOUSEBREAKING) INSURANCE** **PROSPECTUS/SALES LITERATURE**

### **Introduction**

We often hear incidents of housebreaking and robberies that occur in an around us. However till it does not happen to us we are never serious enough to give it a second thought, which often, is too late.

### **Coverage**

The housebreaking Insurance covers loss or damage caused by housebreaking and Theft (i.e. theft following upon an actual forcible and violent entry of and / or exit from the premises. In respect of contents of offices, warehouses, shops, etc. and cash in safe or strong room and also damage caused to the premises.

### **Extensions**

It is possible to extend the policy to include loss of insured property to cover housebreaking as a result of riot & strike risks.

Theft and larceny not accompanied by violent ingress or exit. The extension does not cover losses detected during routine stock taking/ checking.

### **Additional benefits**

Costs/Additional Expenses: For changing locks and cost for repair of damage caused to the insured premises up to 10 % of the total sum insured. This extension is available regardless of whether the Insured is a tenant responsible for such repairs or owner of the premises

### **Exclusions**

- The Policy does not cover loss or damage arising from War and warlike operation, Riot & strike, civil commotion, Terrorist activities convulsion of nature and / or Consequential loss by use of the keys to the safe unless obtained by force of threat.
- Any inmate or member of the Insured's household or his business staff or any other person lawfully in the premise
- Ionising radiation or contamination by radioactivity, Nuclear weapons material.

The above are only indicative in nature. For detailed coverage and exclusions, please contact our nearest office

### **This Prospectus**

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **Burglary (Housebreaking) Insurance** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Burglary (Housebreaking) Insurance** from Our branch or from Our website <https://general.futuregenerali.in/> . For any legal interpretation, policy document will hold.

**Note: Insurer to mention details of website.**

### **Grievance**

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

1. Our Grievance Redressal Officer
2. The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI's Integrated Grievance Management System (IGMS),
3. The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or
4. The Consumer Protection Forum or the Court.

### **About Our Company**

Future Generali India Insurance is a joint venture between the Future Group – the game changers in Retail Trade in India and Generali - an 190 year old global insurance group featuring among the world's 60 largest companies\*. Future Generali has been aptly benefitting from the Indian expertise and network of Future Group and the global insurance insight in diverse product classes of Generali Group. Our competitive edge, extensive range of general insurance products, wide network, claim servicing capabilities and the ability to provide all possible general insurance solutions under one roof, makes us the most preferred partner for our customers.

\*As per Fortune Global 500 Ranking (2017)

#### ***INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates***

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

**Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.**

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