

Plate Glass Policy Prospectus

The policy covers the cost of making good accidental breakage of insured glass, except those that are s excluded under the policy.

Scope of Cover

This Policy indemnifies the Insured in respect of Accidental loss of or damage caused to Plate Glass at the Insured Premises occurring during the Policy Period.

Provided always that the liability of the Company shall in no case exceed the sum insured stated against each item or total sum insured stated in the Schedule.

Exclusion:

This Policy does not cover the following:

- a. Any loss or damage that could have been insured under a fire policy.
- b. Earthquake, flood, storm, cyclone, volcanic eruption, or other convulsions of nature or atmospheric disturbances.
- c. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, riot, strike, commotion, unrest, rebellion, revolution, damage by or under the order of any government or public local authority.
- d. Cracked, scratched, or imperfect Plate Glass.
- e. Any loss or damage caused wilfully or knowingly by the Insured, or any loss or damage in which the Insured or any person acting on his behalf is involved or implicated.
- f. Any Plate Glass other than Plate Glass of plain and ordinary glazing quality, unless specifically stated otherwise in the Schedule.
- g. Any consequential damage or losses, whether of a financial or property nature or by reason of personal injury, and any legal liability of the Insured.
- h. During the course of any alteration, removal or repair to the Plate Glass.
- i. Breakage of glass that is not completely and securely fixed.
- j. Damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

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 **Plate Glass Policy** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Plate Glass Policy** from Our branch or from Our website <https://general.futuregeneralii.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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