

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



PROSPECTUS BURGLARY STANDARD INSURANCE POLICY

Overview:

The Burglary and House Breaking Insurance Policy offers protection against financial losses arising from burglary, house-breaking, and related incidents. This policy indemnifies the insured for the loss or damage to property due to burglary or house-breaking (including theft involving forcible and violent entry or exit from the premises). It also covers damage to the premises caused by such events, ensuring comprehensive security for businesses or households.

Key Benefits:

- Coverage for Loss or Damage to Property:**
 - This policy covers loss or damage to property contained within the insured premises due to burglary or house-breaking.
- Premises Damage:**
 - Covers damage caused to the premises during an attempted burglary or house-breaking.
- Customizable Sum Insured:**
 - The policy allows for flexibility in the Sum Insured based on the value of the property being covered.
- Coverage Extension for Hold-Up:**
 - The policy extends coverage to loss or damage resulting from hold-ups, ensuring a broader scope of protection.

Extensions- Theft & Riot, Strike, Malicious Damage.

What is Covered:

- Intrinsic value of the property lost or damaged due to:
 - Burglary and house-breaking, involving forcible and violent entry or exit.
 - Hold-up incidents (armed robbery or coercion at the premises).
- Damage to the insured premises caused during an attempt of burglary or house-breaking.

Exclusions:

- Valuables:** Loss or damage to gold, silver articles, jewelry, watches, precious stones, manuscripts, or similar high-value items, unless specifically insured.
- Internal Misconduct:** Theft or damage caused by any person lawfully on the premises, such as employees or household members.

[Burglary Standard Insurance Policy- Prospectus](#)

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- **Natural Calamities and War-related Events:** Loss or damage caused by natural disasters (e.g., earthquakes, floods, storms) or war-related activities.
- **Radioactive Contamination:** Loss or damage due to ionizing radiation or contamination from nuclear materials.
- **Consequential Loss:** Indirect losses such as loss of income or legal liabilities are not covered.

Eligibility:

- This policy is available to both individuals (households) and businesses looking to secure their premises and property against burglary and related risks.

Claims Process:

1. **Immediate Notification:** In the event of a burglary, the insured must notify the insurance company in writing immediately and lodge a police complaint.
2. **Submit Documentation:** Within 14 days of the incident, a detailed statement of the loss or damage, along with an estimate of the property's intrinsic value, must be submitted.
3. **Cooperation:** The insured must provide all necessary documentation and assistance required for the claim assessment.

Important Conditions:

- **Reinstatement of Sum Insured:** After a claim is paid, the sum insured is reduced by the claim amount. However, it can be reinstated by paying an additional premium.
- **Maintenance of Records:** The insured must maintain a daily record of cash in the safe or strong room and store it securely outside the safe or strong room.
- **Reasonable Care:** The insured is expected to take all reasonable steps to protect the property from loss or damage.

Sum Insured and Premium:

- The Sum Insured is flexible, depending on the value of the property to be covered, and premiums are calculated based on the risk profile of the insured property.

Why Choose this Policy?

- Provides comprehensive coverage for loss or damage due to burglary or house-breaking.
- Includes premises damage coverage, ensuring full protection for both property and the premises.
- Flexible and customizable options to suit individual or business needs.

For further details or to purchase this policy, please contact us at-

[Burglary Standard Insurance Policy- Prospectus](#)

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The United India Insurance Company Limited

#24, Whites Road,

Chennai – 600014.

Web: uiic.co.in

Customer Service: customercare@uiic.co.in

Note: This literature contains salient features of the product. For exhaustive details on covers, exclusions and conditions, kindly refer Policy Wordings. For all Insurance contracts, Policy Schedule along with Policy Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest United India Insurance Company Limited Office/ Authorized Company Agent.