

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



Burglary Standard Policy			
CUSTOMER INFORMATION SHEET (CIS)			
This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.			
(Description is illustrative and not exhaustive)			
Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Burglary Standard Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN545RP0272V01200708	
3	Structure	Indemnity Policy	
4	Interests Insured	Loss of or damage to Contents or any part thereof whilst contained in the Insured Premises.	Operative Clause (a)
5	Sum Insured	As opted and mentioned in policy schedule.	
6	Policy Coverage	(a) Any loss of or damage to property or any part thereof whilst contained in the premises described in the schedule hereto due to Burglary or House-breaking (theft following upon an actual forcible and violent entry of and / or exit from the premises) and Hold- up. (b) Damage caused to the premises to be made good by the Insured resulting from burglary and / or house-breaking or any attempt there at any time during the period of insurance.	Operative Clause (a) & (b)
7	Add-on Cover	<ul style="list-style-type: none">• Theft• Riot, Strike, Malicious Damage	
8	Loss Participation	Deductible as mentioned on policy Schedule.	

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9	Exclusions	<p>1. Valuables: Loss of gold/silver articles, jewelry, coins, manuscripts, securities, and business documents unless specifically insured.</p> <p>2. Internal Theft: Loss or damage caused by household members, business staff, or other lawful persons on the premises.</p> <p>3. Recoverable Loss: Loss or damage covered by Fire, Plate Glass, or other insurance policies.</p> <p>4. Natural and Civil Disturbances:</p> <p>a) Loss from riots, strikes, civil commotion, terrorism, natural disasters (earthquakes, floods, etc.).</p> <p>b) Loss from war, civil war, government seizures, or insurrections.</p> <p>5. Radiation and Nuclear:</p> <p>a) Loss or damage from ionizing radiation or radioactivity.</p> <p>b) Damage from nuclear weapons.</p> <p>6. Consequential Loss: Any consequential loss or legal liability.</p> <p>7. Money from Safes: Loss of money/property from safes accessed using the insured's keys, unless obtained by assault or threat.</p> <p>8. Policy Conditions: The policy ceases if:</p> <p>a) The premises are uninhabited for 7+ days.</p> <p>b) There are material alterations increasing risk.</p> <p>c) The insured's interest in property changes outside of will or law.</p>	Exclusions (i) to (viii)
10	Special Conditions and Warranties (if any)	<p>1. Reinstatement of Sum Insured : Immediately upon the happening of any loss or damage as described in the policy, the Total Sum Insured and the Sum Insured upon the various descriptions of property which have been lost or damaged, shall be reduced by the amount of loss or damage and such reduced Sums Insured shall be the limit of the Company's liability in respect of any further loss or damage occurring during the current period of Insurance unless the Company consents, upon payment of additional premium to reinstate the full Sum Insured.</p> <p>2. Maintenance of Books & Keys: The Insured shall keep a daily record of the amount of cash contained in the Safe or Strongroom and such record shall be deposited in a secure place other than the Safe or Strongroom and produced as documentary evidence in support of a claim under this policy. The keys of the Safe or Strongroom shall not be left on the premises out of business hours unless the premises are occupied by the Insured or any other authorised employee of the Insured in which case such keys if left on the premises shall be deposited in a secure place not in the vicinity of the Safe or Strongroom.</p>	Special Conditions 1 & 2
11	Admissibility of Claim	<p>Upon the happening of any event giving rise or likely to give rise to a claim under this Policy :</p> <p>(a) The insured shall give immediate notice thereof in writing to the nearest office of the Company with a copy to the policy issuing office of the Company as well as lodge forthwith a complaint with the Police.</p> <p>(b) The insured shall deliver to the Company, within 14 days of the date on which the event shall have come to his knowledge, a detailed statement in writing, of the loss or damage, with an estimate of the intrinsic value of the property lost and the amount of damage sustained.</p> <p>(c) The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.</p>	General Conditions 4
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> · Toll free / IVRS number – 1800 425 33 333 · Website / Email- https://uiic.co.in/ customercare@uiic.co.in · Contact details as mentioned in policy schedule. · Grievance Escalation Matrix is available at United India Insurance Company Ltd. website under Complaints Section. 	

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13	Grievance Redressal and Policyholders Protection	a. https://uiic.co.in/en/customer-care/grievance b. IRDAI Integrated Grievance Management System – https://igms.irda.gov.in/ c. Insurance Ombudsman – The contact details of the Insurance Ombudsman have been provided as annexure –B of Policy Document	
14	Obligations of the Policyholder	<ul style="list-style-type: none">· To disclose all information correctly sought by the insurer at time of filling the proposal form.· In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately.· Non-disclosure of material information may affect the claim settlement.· Disclosure of other material information during the policy period.	

Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place:

Date:

(Signature of the policyholder)