

United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



PROSPECTUS Plate Glass Insurance Policy

Introduction

The **Plate Glass Insurance Policy** offered by United India Insurance Company provides specialized coverage for businesses and individuals, safeguarding against losses arising from the accidental breakage of plate glass. This policy is essential for establishments with significant glass installations, ensuring protection against unforeseen damages.

Policy Highlights

- **Comprehensive Coverage:** Protection against accidental breakage of plate glass, including the cost of replacement and repair.
 - **Wide Applicability:** Suitable for various premises such as offices, shops, and residential buildings.
 - **Additional Benefits:** Coverage can be extended to include frames, framework, and lettering upon specific declaration.
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Scope of Coverage

1. **Standard Coverage:**
 - Accidental breakage of plate glass installed at the insured premises.
 - The policy compensates for the value of the glass at the time of loss, not exceeding the sum insured.
 2. **Optional Extensions:**
 - **Frames and Framework:** Coverage for damage to frames or framework of any description, if specifically declared.
 - **Lettering and Ornamentation:** Protection for embossed, silvered, lettered, or ornamental glass, subject to specific declaration.
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Key Exclusions

The policy does not cover:

- Breakage or damage resulting from fire, explosion, war, civil commotion, or natural disasters such as floods and earthquakes.
- Damage occurring during removal, alterations, or repairs on the premises.

[Plate Glass Insurance Policy- Prospectus](#)

[UIN: IRDAN545RP0035V01202122](#)

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- Breakage of glass not securely fixed or of inferior quality unless specifically declared.
- Consequential losses, such as business interruption or loss of profits.

Special Conditions

- **Maintenance of Records:** The insured must maintain detailed records of all glass installations, including specifications and values.
- **Reasonable Care:** It is the responsibility of the insured to take all reasonable precautions to safeguard the glass and mitigate potential risks.
- **Claims Procedure:** In the event of a claim, the insured must notify the company promptly and provide necessary documentation, including evidence of the incident and estimates for repair or replacement.

Why Choose Plate Glass Insurance?

This policy offers peace of mind to property owners and businesses by covering potential losses due to accidental glass breakage. With the option to tailor coverage to specific needs, including extensions for frames and ornamental glass, it provides a comprehensive safeguard against unforeseen events.

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

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.
