

Plate Glass Insurance Policy - Prospectus

INTRODUCTION

From showrooms, window displays to offices and more – glass is expensive and fragile. It can be shattered by a random act of violence / riots and more. The Plate Glass Insurance from HDFC ERGO covers accidental breakage of glass whilst situated at the Insured's premises from any cause other than those specifically excluded in the Policy.

The policy is ideally suited for all business establishments that have plate glass installed to enhance their visual and aesthetic appeal like showrooms, shopping complexes, restaurants, hotels, theatres, stadiums, etc.

ELIGIBILITY CRITERIA

The product can be offered to: any businesses, such as showrooms, restaurants, hotels and shopping complexes that use plate glass for decoration or commercial purpose.

WHAT IS COVERED

Accidental breakage (which for the purpose of this policy shall not include damage by scratches) of any of the Glass mentioned in the said Schedule not occasioned by, happening through or contributed to either directly or indirectly by:

1. Acts of Terrorism. Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall also be excluded, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism. In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. An act of terrorism means an act including, but not limited to, the use of force or violence and/ or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and / or to put the public, or any section of the public, in fear.
2. War, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage or contingency or cost or expenses of whatsoever nature are not directly or indirectly caused by, resulting from or in connection with any war, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority. In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
3. Ionising radiation or contamination by radioactivity from any source whatsoever.
4. Nuclear weapons material.
5. Riot or Strike. The Company shall pay or make good to the Insured the intrinsic value of such Glass up to the Sum Insured as specified in the Schedule against each item. Provided that the Company will not be liable for any accident of any loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.

SUM INSURED

Basis of Indemnity shall be on Reinstatement Value. If the Sum Insured is less than the Reinstatement Value of the Glass insured, then the Insured shall be considered his own insurer for the difference between Sum Insured and the Reinstatement Value and accordingly shall bear a rateable proportion of the loss or damage. Each item of Glass insured, if more than one, shall be separately subject to this condition.

WHAT IS NOT COVERED

1. Deductible Excess stated in the Schedule to the policy.
2. Breakage or damage during removal, alterations and/or repairs in or about the premises.
3. Disfiguration or scratching or damage of Glass other than by way of a fracture extending through the entire thickness of Glass.
4. Breakage of Glass, which is not completely and securely fixed.
5. Cracked or imperfect Glass.
6. Expenses incurred for removal or replacement of any fittings or fixtures in order to replace Glass.
7. Any loss or damage arising from the interruption of or delay in the Insured's business during the time intervening between occurrence of any breakage and reinstatement of such Glass.

CANCELLATION

The Insured can cancel the policy at any time during the policy term, by informing the Company.

The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured.

The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.

CLAIM PROCEDURE

Upon the happening of any event giving rise to or likely to give rise to a claim under this policy the Insured shall –

- a. Give immediate notice thereof in writing to the nearest office of the Company with a copy to the corporate office of the Company as mentioned in the schedule;
- b. Deliver to the Company within 14 days, unless the Company extends this period at its sole discretion by not more than 12 months, from the date on which the event shall have come to his knowledge, a detailed statement in writing, of the loss or damage to the Glass insured, with an estimate of the intrinsic value of the Glass lost and the amount of damage sustained to the Glass; and
- c. Submit all reasonable information, assistance and proof in connection with any claim to the Company and permit the Company's representatives, upon prior appointment and during reasonable times, to enter and inspect the Insured's premises at which the loss or damage to the Glass insured has occurred for the purpose of investigating the claim. If required by the Company, the Insured will also make a declaration on oath in the legal form desired by the Company affirming the truth of the claim and of any matters connected therewith.

CLAIM DOCUMENTS

The insured shall be required to furnish the following for or in support of a claim under the policy–

- Duly completed claim form as applicable

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 Insurance Policy**

document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Plate Glass Insurance Policy** from Our branch or from Our website: www.hdfcergo.com. For any legal interpretation, policy document will hold.

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GRIEVANCES

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 Company's Grievance Redressal Officer.

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- **Contact us-** 022 6158 2020/ 022 6234 6234
- **Emails –** grievance@hdfcergo.com
- **Contact Details for Senior Citizens:** 022 6242 6226
- **Email ID-** seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch.
- **Company Website –** www.hdfcergo.com
- **Courier -** Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at:

**The Complaint & Grievance Redressal Cell,
HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai – 400078, Maharashtra**

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address:

**To the Chief Grievance Officer
HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai - 400078, Maharashtra
e-mail: cgo@hdfcergo.com**

Grievance may also be lodged at IRDAI Integrated Grievance Management System- <https://bimabharosa.irdai.gov.in>

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

You may also refer Our website www.hdfcergo.com <https://www.hdfcergo.com/customer-voice/grievances> for detailed grievance redressal procedure.

ABOUT OUR COMPANY

Name of the company – HDFC ERGO General Insurance Company Limited (IRDAI Reg No 146)

Registered & Corporate Office- 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059.

Website – www.hdfcergo.com

Contact us- 022 6158 2020/ 022 6234 6234

Email – care@hdfcergo.com

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.