

## About us

Reliance General Insurance is one of the fastest growing general insurance companies in India with innovative product offerings and customer service standards that are benchmarked to the best in the world. The company aims to increase its presence in the retail and corporate sectors with a focus on customer centric products, multiple distribution channels and technology.

Reliance General Insurance is a subsidiary of Reliance Capital Limited. Reliance Capital is a part of the Reliance Group.

## Some of our other products:

- ▶ Reliance HealthWise Policy
- ▶ Reliance Shopkeeper's Package Policy
- ▶ Reliance HomeProtect Policy
- ▶ Reliance Office Package Policy
- ▶ Reliance Marine Cargo Policy
- ▶ Reliance SME Care Policy
- ▶ Reliance Standard Fire & Special Perils Insurance Policy
- ▶ Reliance Industry Care Policy

This product brochure gives only the salient features of the Policy. For further details on all the conditions and exclusions related to Reliance Burglary & Housebreaking Insurance Policy, please contact us before concluding the sale.

Call **1800 3002 8282** (toll free) or **022-3989 8282**

(charges apply)

or sms '**protect**' to **55454**

or visit **[www.reliancegeneral.co.in](http://www.reliancegeneral.co.in)**

**RELIANCE**

General Insurance

An ISO 9001:2008 Certified Company

**Reliance General Insurance Company Limited**  
**Registered office** Reliance Centre, 19, Walchand  
Hirachand Marg, Ballard Estate, Mumbai 400 001.

Insurance is the subject matter of solicitation.

**RELIANCE**

General Insurance

# Reliance Burglary & Housebreaking Insurance Policy

give your business premises  
the safety it deserves

RG/IMCOMMI-03/LLT/Ver.1.4/100712



## Welcome to Reliance General Insurance

The world is becoming more uncertain and the increase in crime rate really puts a question mark on our safety. At every step, we are exposed to certain risks at factories, offices, shops, etc. Occurrences like burglary, housebreaking or robbery of contents at your office, warehouse, shop, industry can bring about a huge financial loss to your business.

Reliance General Insurance is pleased to offer you a plan that keeps your property protected at all times against burglary and house breaking.

## Key Advantages

- ▶ Specially designed plan that covers your business premises against burglary and housebreaking it might normally be exposed to
- ▶ Judicious management of loss assessment based on clear indemnity guidelines

## Nature of Cover

The policy offers coverage against:

- ▶ Property contained in a business premises owned by the insured like stocks, furniture etc.
- ▶ Stocks held in trust / commission and for which the insured is responsible if specifically insured
- ▶ Damage to premises by burglars (which one has to make good)
- ▶ Cash, valuables and securities kept in a locked safe or cash box in locked steel cupboard if specifically covered

## Policy Extensions

The policy provides for following extensions:

- ▶ Coverage on first loss basis
- ▶ Coverage for riot, strike, malicious damage
- ▶ Coverage for theft

## Other Policy Options

We have the following variants of the policy to choose from:

- ▶ Floater policy: Issued for stocks at various locations under one sum insured
- ▶ Declaration policy: Takes care of frequent fluctuations in stocks / stock values
- ▶ Floater declaration policy: Comprises of features of both floater and the declaration policies

## Exclusions under the Policy

At Reliance General Insurance, we would like things to be as transparent as possible. To ensure that you do not face any unpleasant surprises when you make a claim, we would like you to know some of the major exclusions under the policy:

- ▶ Loss of goods held in trust / commission, jewellery, curios, title deeds, business books unless specifically insured
- ▶ Burglary without involvement of force (i.e. without any forcible entry)
- ▶ Shop lifting, acts involving insured / his family members / employee
- ▶ Losses recoverable under fire / plate glass insurance policy
- ▶ War perils, acts of god, nuclear perils
- ▶ Riot, strike and malicious damage unless agreed to in writing
- ▶ Through abstraction from a safe using a key or duplicate key, unless specifically covered
- ▶ Involvement of any inmate or business staff or any other person
- ▶ Consequential loss or legal liability of any kind
- ▶ Premises left uninhabited for seven or more consecutive days unless agreed
- ▶ Uninformed material alteration in the premises Insured not having any insurable interest

## Premium Rating

The premium payable under the policy is subject to the following factors

- ▶ Type of assets / goods / stocks  
Add on covers
- ▶ Risk features – risk in open, risk in unoccupied property, security arrangements
- ▶ Past claims experience  
Type of policy– declaration policy/ first loss basis / floater cover etc

## Claim Procedure

Should you wish to make a claim, the procedure is fast, transparent and hassle-free!

In the unfortunate event of a claim, please register the claim on our toll free number 18001031999. For claims that require inspection, we will appoint a surveyor immediately. After the receipt and scrutiny of the mandatory documents, we will process the claim within 7 working days.