IndusInd
GENERAL INSURANCE
FORMERLY RELIANCE GENERAL INSURANCE

COMMERCIAL LINES

IndusInd Burglary & Housebreaking Insurance Policy

Looking out for you, Even when you're not looking.

Everyone knows that creating assets takes years of hard work, but theft can leave you feeling extremely helpless, draining out your peace of mind and finances. Occurrences like burglary, housebreaking, robbery of contents at your office, warehouse, shop, or industry can bring a huge financial loss to your business.

Therefore, in such an uncertain environment, it is imperative to think ahead and protect your businesses against burglary and risks associated with it. We understand both, the efforts you've put in to set up your house or business and the risk involved when you leave your property unattended. That's why, we at IndusInd General Insurance, bring to you insurance that gives you financial protection against losses due to burglary and housebreaking along with the convenience of tech and a whole lot of heart.

IndusInd Burglary and Housebreaking Insurance Policy – where advanced solutions meet genuine trust.

Here Are Some Key Advantages

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

3 Incredible Reasons To Choose Us

We'll Cover You Left, Right, Centre.

Property contained in your premises like stocks/ stock in trade, furniture, fixtures, goods held in trust or commission etc. for which the insured is responsible (if specifically insured)

And Cover Damages Too.

Damage to premises by burglary or housebreaking or any attempt thereof

Even Protect What's Most Valuable To You.

Cash valuables and securities kept in a locked safe or cash box in locked steel cupboard (if specifically covered)

What Are The Policy Extensions?

The policy provides for following extensions:

- Coverage on first loss basis
- Riot, Strike and Malicious Damage
- Coverage for theft

What Are Some 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 or stock values
- Floater declaration policy: Comprises of features of both floater and declaration policies

Premium Rating Factors

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

- Nature of items covered
- Type of coverage i.e. First loss or floater basis
- Add on covers opted
- Risk features such as risk in open/ in unoccupied premises
- Security arrangements
- Past claims experience

IndusInd Burglary and Housebreaking
Insurance Policy UIN IRDAN103RP0015V01200102.

Policy Covers Everything But This^

At IndusInd 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:

- Gold/ silver articles, jewellery or money or securities or bonds unless specifically insured
- Losses recoverable under fire or plate glass or any other insurance policy
- Abstraction of insured property from a safe using a key or duplicate key unless it is obtained by assault or violence or threat thereof
- Losses by War perils, Acts of god and nuclear perils
- Loss by Riot, strike or malicious damage unless specifically covered
- Losses due to involvement of any inmate or business staff or the insured
- Consequential loss or legal liability of any kind

^This list is indicative. For detailed understanding of general and permanent exclusions do read the prospectus / policy wordings available on our website www.indusindinsurance.com

Easy Steps To Claim

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 number 022-4890 3009 (Paid)
- 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.

To make a smart choice, get in touch with us right away!	
Website	indusindinsurance.com
Call	022-4890 3009 (Paid)
WhatsApp	74004 22200

Contact our Insurance Advisor

Go digital with us

IndusInd GENERAL INSURANCE Selfi

App Store

Google Play

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.
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 or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

For complete details on the benefits, coverage, terms & conditions and exclusions, visit the website www.indusindinsurance.com or read the sales brochure, prospectus and policy wordings carefully before concluding sale.

IRDAI Registration No. 103. IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance Company Limited).
Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai 400063. Corporate Identity Number: U66603MH2000PLC128300.
IndusInd Burglary Insurance UIN IRDAN103RP0015V01200102.

IGI/MCOM/CO/INDUSIND-BURGLARY-AND-HOUSEBREAKING-INSURANCE-POLICY/BR/VER.2.0/210521.

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An ISO 9001:2015 Certified Company