

**INDUSIND BURGLARY AND HOUSEBREAKING INSURANCE POLICY – PROSPECTUS – MISC. LOB**

| Title                                                | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Product Name                                         | <b>IndusInd Burglary and Housebreaking Insurance Policy</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Unique Identification Number (UIN) allotted by IRDAI | IRDAN103RP0015V01200102                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Interest Insured                                     | <p>The movable fixed assets situated at residential or any business premises like offices, factories, shops, warehouses and godowns etc.</p> <p>In specific, the following assets can be covered:</p> <ul style="list-style-type: none"> <li>Household items. utensils, appliances at dwellings</li> <li>Plants, Machineries and accessories used at business premises</li> <li>Furniture, Fixtures and fittings</li> <li>Stock, stock in trade</li> <li>Goods held in trust commission or commission for which in the insured is responsible</li> <li>Coins and/or Currency notes in Burglar Proof Safe</li> </ul> <p>If specifically declared, Gold or silver articles, watches or jewellery curios, sculptures, manuscripts, designs, deeds, bonds, bills of exchange, treasury or promissory notes, cheque, money, securities, etc. can also be covered.</p>                                                                                  |
| Policy Coverage                                      | <p>The policy will indemnify, the Insured to the extent of the intrinsic value of any loss of or damage to property or any part thereof whilst contained in the premises described in the Schedule hereto due to</p> <ul style="list-style-type: none"> <li>Burglary or housebreaking (theft following upon an actual forcible and violent entry of and/or exit from the premises) or hold-up;</li> <li>Damage caused to the premises resulting from burglary and/or housebreaking or any attempt thereat, any time during the period of insurance</li> </ul> <p>The cover is also available on following basis :</p> <ul style="list-style-type: none"> <li>First Loss - Where 100% loss in a single event is not possible, the insured can choose certain % of the sum insured. The liability of the insurance company is limited to amount of that % of sum insured</li> <li>Floater / Declaration basis (in respect of stock only)</li> </ul> |
| Add-on Cover                                         | <p>This policy may be extended to cover following :</p> <ul style="list-style-type: none"> <li>Riot Strike, Malicious Damage</li> <li>Theft</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Exclusions                                           | <p>We do not cover losses and expenses as a result of or is caused by or arising from events, stated below:</p> <ul style="list-style-type: none"> <li>Valuables, antiques etc. unless specifically insured</li> <li>Loss or damage where any member of insured household or business staff is concerned in the actual theft or damage to any of the articles or premises</li> <li>Loss or damage which is recoverable under Fire or Plate Glass Insurance Policy or any other policy</li> <li>Loss or damage occasioned by or arises out of or in connection with riot, strike, terrorist activity. NATCAT perils</li> <li>War or warlike operations, Nuclear Radiation or alike operations,</li> <li>Pure Pollution or Contamination</li> </ul>                                                                                                                                                                                                 |


[indusindinsurance.com](https://indusindinsurance.com)


022 4890 3009 (Paid)



74004 22200 (WhatsApp)

IRDAI Registration No. 103 IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. 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 and Housebreaking Insurance Policy. UIN No.: IRDAN103RP0015V01200102. IGI/MCOM/CO/IB&HIP/PROSPECTUS/Ver.1.0/110226.


**IndusInd**  
 Insurance App


Download Now



|                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                  | <ul style="list-style-type: none"> <li>• Consequential loss or legal liability of any kind</li> <li>• Loss of money and/or other property abstracted from safe following the use of key or duplicate thereof belonging to the insured unless such key obtained by assault/violence/any threat</li> <li>• Loss of or damage to any property insured due to misfeasance, malfeasance or nonfeasance or breach of trust</li> </ul>                                                                                                                                                           |
| Claim Intimation and Processing                  | <p>If you suffer a loss because of an Insured Event/ peril, for claims intimation, you can:</p> <ul style="list-style-type: none"> <li>• Call Center Landline No.: 022-48903009 (Paid) or WhatsApp No.: 7400422200</li> <li>• Email us at: <b>services@indusindinsurance.com</b></li> <li>• Communicate with us through our Company Website: <b><a href="https://www.indusindinsurance.com/">https://www.indusindinsurance.com/</a></b></li> </ul>                                                                                                                                        |
| Grievance Redressal and Policyholders Protection | <p>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</p> <ul style="list-style-type: none"> <li>• Our Grievance Redressal Officer</li> <li>• The Consumer Affairs Department of IRDAI—You can register Your grievance on IRDAI's Integrated Grievance Management System (IGMS),</li> <li>• The Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any, or</li> <li>• The Consumer Protection Forum or the Court.</li> </ul> |

**Note:**

- 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 Policy document.

You must read the policy document to know the insurance cover fully. For complete details on the benefits, coverage, terms & conditions and exclusions of this product, visit Our website **<https://www.indusindinsurance.com>** For any legal interpretation, the policy document will hold good.