

BURGLARY POLICY

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Policy No: << >>

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	BURGLARY POLICY	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0029V01202223	Not applicable
3	Structure	<p>Policy</p> <ul style="list-style-type: none"> • Indemnity <p>Add-on Covers</p> <ul style="list-style-type: none"> • Indemnity • Theft • Replacement of Locks including Repair to Damaged Property • Waiver of key • Properties under Consignment, Care, Custody and Control • Cost to cover accidental injury during burglary/ house breaking (excluding theft) • Automatic cover for unspecified locations • Immediate Repairs • Master Key Coverage • Damage And/ Or Theft Of Parts Of The Building • Larceny • Floater Clause • Temporary Protection • Rewriting of Documents • Debris Removal/ Clearing up expense • Riot, Strike & Malicious Damage • Waiver of underinsurance • Bank Lockers Clause <p>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy</p>	Add-on Wordings

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4	Interests Insured	<ul style="list-style-type: none"> • This Product offers insurance coverage to the following <ul style="list-style-type: none"> • Stocks, contents & all physical assets owned by you or for which you are responsible or held in trust and/or commission at the insured premises. • cash, valuables, securities kept in a locked safe or cash box in locked steel cupboard on specific request. <p><< Risk Details Table>></p>	Not Applicable
5	Sum Insured	<ul style="list-style-type: none"> • Sum Insured - << Total Sum Insured as opted >> 	2. Definitions Point no. f
6	Policy Coverage	<p>Coverages available:</p> <p>We cover Loss or damage of your contents and stocks at insured premises caused by one or more of the following events:</p> <ul style="list-style-type: none"> • Actual forcible and violent entry to or exit from that part of the building occupied by you at the premises. • Assault or violence or threat of assault or violence to you (or your employees) or any other person lawfully at the premises eg armed hold up. • Theft of any contents/stocks from the insured premises where there is no forcible and violent entry or exist from the premises up to 5% of limits of liability subject to a limit of Rs 10000/- only. <p>In-built coverage</p> <p>The policy also pays for the following expenses:</p> <ol style="list-style-type: none"> 1. Personal Effects Of Directors, Officers And Employees 2. Temporary Protection 3. Rewriting of Documents 	<p>3. Coverage - What we Cover</p> <p>4. Inbuilt Benefits</p>

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		4. Debris Removal	
7	Available Add on for the said Product	<p>The product also offers the choice of few optional covers as below:</p> <p>ADD-ON COVERS</p> <ol style="list-style-type: none"> 1. Theft This policy is extended to cover theft in excess of the in-built cover. 2. Replacement of Locks including Repair to Damaged Property This cover indemnifies the insured for expenses incurred for the replacement or resetting of locks or keys and the increased cost of security required to protect property until the replacement or resetting of locks or keys has been completed, following burglary, robbery or mysterious disappearance of master keys. 3. Waiver of key This add-on covers loss of money and/or other property abstracted from safe following the use of key to the said safe or any duplicate thereof. 4. Properties under Consignment, Care, Custody and Control This add-on covers the losses related to the goods/insured objects for which the insured may be held liable while in their care, custody, or control including hire purchase lease or other agreements. 5. Cost to cover accidental injury during burglary/ house breaking (excluding theft) This policy is extended to cover accidental injury to the insured during burglary/ house breaking (excluding theft). 6. Automatic cover for unspecified locations This insurance extends to cover stocks or any other property belonging to the insured at any unspecified location anywhere in India. The cover insures any property which is not otherwise covered at policy inception. 	ADD-ON WORDINGS

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		<p>7. Immediate Repairs This cover states that in case of loss/damage to the insured property, the insured may immediately begin repairs/reconstruction of the insured property subject to the claim admissibility. The purpose of this cover is to not deprive the insured from the use of operating properties necessary to him/her.</p> <p>8. Master Key Coverage This cover indemnifies the insured, the cost of replacement of lock and key when the master key is lost or stolen by an insured peril.</p> <p>9. Damage And/ Or Theft Of Parts Of The Building This cover is extended to pay for the damages and/ or theft to parts of the building occupied arising out the insured events.</p> <p>10. Larceny The policy is extended for an unauthorized taking and removal of the personal property of another by an individual who intends to permanently deprive the owner of it. It is a form of nonviolent theft.</p> <p>11. Floater Clause The policy is extended to cover stocks/any other property at one, more or all locations.</p> <p>12. Temporary Protection The policy is extended to cover the cost of temporary protection, reasonably and necessarily incurred for the safety and protection of the property at insureds' premises in excess of in-built cover.</p> <p>13. Rewriting of Documents The policy is extended to cover the expenses reasonably and necessarily incurred by the insured in reproducing or making good the loss of or damages to the valuable documents lost by the insured events in excess of in-built cover.</p> <p>14. Debris Removal/ Clearing up expense The policy is extended to cover the costs incurred in clearing up the damage including the</p>	
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removal of any debris from the premises to the nearest waste disposal site due to any insured peril in excess of the in-built cover.

15. Riot, Strike & Malicious Damage

The policy is extended to cover the is extended to cover Burglary as a result of Riot, Strike and Malicious act to be notified and taken cognizance of by Public Authority.

16. Waiver of underinsurance

Underinsurance up-to a specified limit is allowed vide this add on.

17. Bank Lockers Clause

Covers a certain sum towards cash, jewelry, Valuables kept inside the locker with limit outlined in the schedule.

CLAUSES

1. Waiver of FIR

It is hereby declared and agreed that the FIR for the admissible claims under the policy stands waived off. This wavier is applicable only for the claims upto INR _____

2. Agreed Bank clause

The policy is extended to protect bank's financial interest in insured property, ensuring any insurance proceeds are paid to the bank first to cover outstanding loans.

3. Designation of Property Clause

For the purpose of determining, where necessary, the item under which any property is insured, the insurers agree to accept the designation under which the property has been entered in the insured's books.

4. Loss Payee Clause

It is agreed and declared that loss is payable to the Insured or as directed by the Insured, which shall include such party who has an insured interest in the subject matter insured at the time of loss or damage.

Subject otherwise to the terms, exclusions, conditions and limitations of this Policy.

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		<p>5. Nominated Adjustor Clause It is hereby noted and agreed that in the event of a loss, reported under the policy, surveyors/loss adjusters to be engaged individually or jointly by the insurer from the panel of surveyors/loss adjuster, mutually agreed between the insured and insurer, subject to the concurrence of Reinsurer.</p> <p>6. Claims payment "On Account" Clause It is hereby agreed and noted that the 'payment on account' will be made to the Insured if desired, provided that it is established that the loss or damage is covered under the Policy. Subject otherwise to the terms, conditions and exclusions of the Policy.</p> <p>7. Additional Insured It is understood and agreed that any individual, firm, corporation and/or its joint ventures, for whom or with whom The Insured may be operating is hereby named as additional Insured in The Schedule when required by contract, or as required. It is further understood and agreed that in the event there is any violation of the terms and conditions of this insurance by one Insured, it shall not affect the rights of other Insureds; including interest of mortgagees and notice of assignment in respect thereof. Subject otherwise to the terms, conditions and exclusions of the Policy.</p> <p>8. Non-Vitiation Clause Notwithstanding anything to the contrary contained in this Policy, as the various parties comprising the Insured operate as separate and distinct entities, the rights of each of the parties in all respects shall (notwithstanding anything contained or implied herein to the contrary) be treated as though each of the parties had separate policies for their respective rights and interests and the rights and indemnities of any of the parties who are not guilty of any fraud, misrepresentation, non-disclosure or breach of condition or warranty shall not be prejudiced or affected by any fraud, misrepresentation, non-disclosure or breach of condition or warranty by any of the other parties comprising the Insured.</p>	
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		<p>Nothing contained in this Endorsement shall be deemed to increase the Sum(s) Insured or Limit of Indemnity stated in The Schedule. Subject otherwise to the terms, exclusions, conditions and limitations of this Policy.</p> <p>9. Waiver of Subrogation It is understood and agreed that this Insurance shall not be invalidated should the Insured waive, with Insurers' agreement, prior to loss or damage affected thereby any or all rights and recovery against any party for loss or damage to the property described herein, provided however, that the Insurers' rights of recourse against any manufacturers and suppliers be maintained in force. It is specifically agreed to automatically waive rights of recourse against contractors of the Assured (and /or their subcontractors) during the policy period but only in respect of the normal maintenance activities of the Assured. Normal maintenance shall be deemed to include work during normal shutdowns and the Start-up from normal shutdowns.</p> <p>It is hereby agreed and understood that the Insurers shall waive all rights of subrogation or action which they may have or acquire against any of the parties comprising the insured and/or any manufacturer or supplier with whom the insured has agreed in writing prior to a loss to waive such rights of subrogation arising out of any occurrence in respect of which any claim is admitted hereunder.</p> <p>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy</p>	
8	Loss Participation	Excess – as opted in policy schedule	2. Definition Point no. h
9	Exclusions	<p>Exclusions</p> <ul style="list-style-type: none"> • Loss or damage from any yard, garden outbuilding (including sheds or garages not attached to the building) or any other property outside the confines of the premises unless specified in the Schedule • Valuables and cash in safe, unless specifically covered in the Schedule 	3. Coverage – What we exclude

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		<ul style="list-style-type: none"> • Loss or damage of motor vehicles, trailers unless shown in the schedule • Loss or damage in which you, your employees or any other person lawfully on or about your premises is or is alleged to be in any way concerned or implicated • Loss or damage resulting from an act of Riot, Strike, Malicious Damage. • Terrorism • Damage to glass and sign boards • Live-stock • Loss or damage to contents or stock when the premises are left unoccupied for more than 30 consecutive days unless the same has been reported to us in writing and our written approval obtained. • Contents from the safe following the use of a key to gain access to the safe, or any duplicate thereof belonging to you unless such key has been obtained by aggressive or violent means. • Any consequential loss or legal liability 	
10	Special Conditions and Warranties (if any)	Reinstatement of Limits of Liability	6. Special Condition
11	Admissibility of Claim	<p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings</p> <p>Sample Calculation (Other than stock loss)</p> <p>A = Gross loss of damaged asset (Building/ Plant & Machinery/ Furniture, Fixture and Fittings) e.g.: ₹2000/-</p> <p>B = Less: Depreciation for the period used on the specific damaged asset. e.g: ₹100/-</p> <p>C = Less: Improvement/Salvage Value/ residual value. e.g. ₹250/-</p> <p>D = Present replacement cost of the total asset/ property were available at the time of loss. e.g.: ₹50,000/-</p> <p>E = Sum insured as per policy. e.g.: ₹40,000/-</p>	3. Coverages

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		<p>F = Applicable policy excess. e.g.: ₹500/-</p> <p>G = Re-instatement Premium. e.g.: ₹118/-</p> <p>Partial loss calculation. Market Value Settlement = (A-B-C) / D*E-F-G = (2000-100-250) / 50000*40000-500-118 = ₹702/-* Re-instatement value settlement = (A-C) / D*E-F-G = (2000-250) / 50000*40000-500-118 = ₹782/- *</p> <p>Sample Calculation (stock loss)</p> <p>A = Gross loss of damaged stocks (Raw Material, Work in Progress, Finish Goods, Goods Held in trust) e.g.: ₹2000/-</p> <p>B = Less: Adjustment towards dead stock/ Expired stock/ rate variation/ Non-submission of bills and proofs. e.g.: ₹100/-</p> <p>C = Less: Salvage Value/ residual value. e.g. ₹250/-</p> <p>D = Total stock value as on date of loss. e.g.: ₹50,000/-</p> <p>E = Sum insured as per policy. e.g.: ₹40,000/-</p> <p>F = Applicable policy excess. e.g.: ₹500/-</p> <p>G = Re-instatement Premium. e.g.: ₹118/-</p> <p>Market Value Settlement = (A-B-C) / D*E-F-G = (2000-100-250) / 50000*40000-500-118 = ₹702/-*</p> <p>*Tax incurred shall be allowed subject to submission of proofs and evident. *Incurred relevant expenses in addition to the above as covered under the policy issued would be considered subject to submission of proofs and evident.</p> <p>a) in the case of damage which can be repaired, the cost of repairs necessary to restore the items to their condition immediately before the occurrence of the damage less deduction as applicable, OR</p> <p>b) in the case of a total loss the actual value of the items immediately before the occurrence of the loss less</p>
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		<p>deduction as applicable and policy excess. On total loss claim, sum insured is the maximum payable amount subject to deduction of policy excess.</p>	
12	<p>Policy Servicing - Claim Intimation and Processing</p>	<ul style="list-style-type: none"> • Toll Free Numbers: 1800 200 4030 / 1800 22 4030 • Website - www.universalsompo.com • Email - contactus@universalsompo.com; contactclaims@universalsompo.com <ul style="list-style-type: none"> • Claim Procedure <p style="text-align: center;">Claim Intimation</p> <p>In the event of any circumstances likely to give rise to a claim insured must follow the following.</p> <p style="padding-left: 20px;">a) Reporting and Lodging of complaint with the local police immediately for the loss due to Terrorism /Burglary / Theft / involvement of any third party / injury or casualty/ malicious act.</p> <p style="padding-left: 20px;">b) Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.</p> <p style="padding-left: 20px;">c) Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030 / 1800-200-4030, alternatively you can notify your claim by sending mail to <contactclaims@universalsompo.com>.</p> <p style="padding-left: 20px;">d) While notifying your claim, please share your</p> <ol style="list-style-type: none"> 1) policy number under which you prefer to lodge your claim, 2) date of loss, 3) place of loss, 4) cause of loss 5) estimate of your loss. 	<p>8. Claims Procedure</p>

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6) Details of contact person with mobile no. and e- mail ID.

e) Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor /investigator appointed.

f) Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.

Followed by notification of a claim, insured is expected to follow the following procedures.

a) Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.

b) Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.

c) Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.

d) Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.

e) After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.

f) Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.

g) Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the

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basic settlement documents. In spite of our best effort, if insured fails to responded for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established".

Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)

1. Claim Form - Duly filled and signed by insured
2. Copy of FIR (First Information Report) - for the loss estimated above ₹50,000/- caused under theft, burglary or by malicious act or by third party.
3. Estimate of loss.
4. Proof of ownership on the assets been insured. (Purchase invoice / bill or contract of right over the assets been held / used). This may not required, if the same was submitted during inception of this policy or respective item was identified and specified in the policy.
5. Service engineer's report / quotation/ observation/ recommendation.
6. Police final report. (Not required for claim estimated up to ₹50,000/-).
7. Asset register as on date of loss (For building, Stock, Plant and Machinery, Furniture Fixture and Fittings)
8. Re-instatement bills and payment proofs. (In case of re-instatement)

- **Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis)**
 - The Surveyor shall be appointed within 24 hours from the intimation.
 - The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises.
 - The Surveyor shall share its reminders

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		<p>emails/letter after 05 days from the date of last mail in case the documents has not been submitted.</p> <ul style="list-style-type: none"> ➤ The Insurance Company to obtain survey report within 15 days from the date of appointment. ➤ Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report. <p>• Escalation Matrix</p> <p>Level 1 - contactclaims@universalsompo.com Level 2 - grievance@universalsompo.com Level 3 - gro@universalsompo.com</p>	
13	Grievance Redressal and Policyholders Protection	<p>Grievances</p> <p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <ul style="list-style-type: none"> ➤ Step 1 <ul style="list-style-type: none"> a. Contact Us 1-800-224030/1-800-2004030 b. E-mail Address: Contactus@universalsompo.com c. Write to us Customer Service Universal Sampo General Insurance Company Limited Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708 d. Senior Citizen Number: 1800 267 4030 ➤ Step 2 If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id. Email Us- grievance@universalsompo.com Drop in Your concern Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708 	16. Grievances

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		<p>Visit Branch Grievance Redressal Officer (GRO) Walk into any of our nearest branches and request to meet the GRO</p> <ul style="list-style-type: none"> • We will acknowledge receipt of your concern immediately • Within 2 weeks of receiving your grievance, we will respond to you with the best solution. • We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response <p>➤ Step 3: In case, You are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, You may write or email to: Chief Grievance Redressal Officer Universal Sampo General Insurance Company Limited Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708 Email : gro@universalsompo.com</p> <p>For updated details of grievance officer, kindly refer the link https://www.universalsompo.com/resource-grievance-redressal</p> <p>➤ Step 4.</p> <p>Bima Bharosa Portal link : https://bimabharosa.irdai.gov.in/</p> <p>Insurance Ombudsman You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at https://www.gicouncil.in/, the Consumer Education Website of the IRDAI at http://www.policyholder.gov.in, or from any of Our Offices.</p> <p>The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site:</p>	
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		<p>https://www.cioins.co.in/Ombudsman</p> <p>Note: Grievance may also be lodged at IRDAI https://bimabharosa.irdai.gov.in/</p> <p><u>Below are the contact details:</u></p>	
		<p>Office Details</p>	<p>Jurisdiction of Office Union Territory, District)</p>
		<p>AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in</p>	<p>Gujarat, Dadra & Nagar Haveli, Daman and Diu.</p>
		<p>BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>	<p>Karnataka</p>
		<p>BHOPAL Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email:</p>	<p>Madhya Pradesh Chattisgarh.</p>

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		bimalokpal.bhopal@cioins.co.in		
		BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha	
		CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor Batra Building, Sector 17 – D, Chandigarh – 160 017 Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.	
		CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).	
		DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building,	Delhi & Following Districts of Haryana - Gurugram, Faridabad ,	

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	<p>Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in</p>	<p>Sonepat & Bahadurgarh</p>	
	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins .co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>	
	<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka- Pool, Hyderabad - 500 004. Tel.: 040 – 23312122 Email: bimalokpal.hyderabad@cioi ns.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>	
	<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363/2740798 Email: bimalokpal.jaipur@cioins.co .in</p>	<p>Rajasthan</p>	

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		<p>ERNAKULAM Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p>		
		<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>		
		<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082/3500613 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi,</p>		

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			<p>Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>		
		<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins. co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>		
		<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co .in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanag ar, Ghaziabad, Hardoi, Shahjahanpur,</p>		

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			<p>Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>	
		<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>	
		<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>	
14	Obligations of prospective Policyholder / Customer	<p>Your Obligations</p> <p>Notice: Every notice and communication to us required by or in respect of this policy shall be in writing.</p> <p>Reasonable care: You must take all reasonable steps to protect the property insured, prevent damage or accidents and maintain the property insured in a sound condition.</p>		7. General Conditions

BURGLARY POLICY

Alteration of Risk: The cover afforded under this policy shall be suspended and no payment shall be made hereunder if:

- a) You carry on any business at the insured premises other than the business stated in the proposal
- b) There is any material changes in the facts and matters stated in the proposal
- c) The ownership of the stocks/contents passes from you to any other person or entity otherwise than by the operation of the law of succession as applicable.

Note : The policy shall be void and all premiums paid there-on shall be forfeited to the company in the event of fraud by the policy holder

Disclosure of other material information during the policy period

Material facts for the purpose of this policy shall be mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk

Non- disclosure of material information may affect the claim settlement

Broadly any claim shall be denied subject to following parameters.

- 1.Premium - Whether the premium has been paid on or before Risk Start Date
- 2.Period – Whether the insurance is in force as on date of loss.
- 3.Peril – Whether the cause of loss is covered.
- 4.Property- Whether the property said to be affected is insured.
- 5.Place - Whether the location is covered under the policy,
- 6.Person - Whether the claimant has insurable interest

Note - Any breach of policy conditions, and claim falling under exclusions shall be the ground for repudiations

BURGLARY POLICY

Declaration by the Policyholder.

I have read the above and confirm having noted the details.

Place:

Date: _____ (Signature of the Policyholder)

Note:

- i. **Website:** www.universalsompo.com
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.