

Burglary Insurance(FGIICL)

Every successful business be it a small or medium enterprise or a retail store, needs complete protection against various risks. Occurrences like burglary, housebreaking etc. can cause a severe financial strain on your business. Although you cannot completely safeguard your business from such occurrences, you can still take necessary precautions against them. Burglary Insurance can assist in safeguarding your assets that you value the most.

What's Covered

- ✓ The Burglary and/or Housebreaking Policy covers property contained in your premises. It also covers cash, valuables, securities kept in a locked safe or cash box in locked steel cupboard on specific request.
- ✓ The Policy pays actual loss/damage to your insured property caused by burglary/house breaking subject to the limit of Sum Insured. If Sum Insured is not adequate, Policy pays only proportionate loss.
- ✓ There is also a provision in the Policy to cover bulk items on 'first loss' basis wherein a percentage of total stock stored can be taken as that exposed to the risk of burglary and housebreaking. The premium is charged on this percentage selected only.
- ✓ Additional covers like costs for changing locks and cost for repair of damage to your premises caused by burglars during burglary or attempts at burglary, Riot, Strike, Malicious Damage cover are also available as per requirement and on payment of additional premium.

What's Not Covered

- Destruction damage or loss if the premises have been unoccupied for longer than 14 continuous days
- Nuclear activity, weapons, waste etc
- War, invasion, act of foreign enemy etc
- Confiscation, nationalisation etc by government authority
- Consequential loss of any type.
- Riots strikes civil commotion etc

Disclaimer:

The above exclusions are indicative in nature, for detail exclusions please refer to the policy wordings.

For complete details of Policy coverage, terms, conditions, and exclusions, please refer the policy wordings. Click here to view Policy Wordings please click FUTURE GENERALI INDIA INSIRANCE COMPANY LTD WEBSITE

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