

**Bharti AXA's other commercial insurance products:**

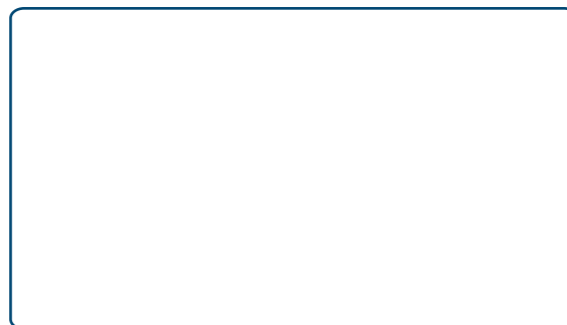
- Fire, Engineering and Project
- Smart Cargo
- Baggage
- Money
- Plate Glass
- Neon Sign, Glass Sign and Hoarding
- Directors and Officers
- Errors and Omission
- Fidelity
- PL (Act)
- Portable EEI

This leaflet is only a brief summary of Burglary and/or Housebreaking Insurance Policy. Please contact our intermediary / sales officer / any of our offices for the policy wordings.

[www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)



For more information, please contact



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## **Burglary and/or Housebreaking Insurance Policy**

**Protection for your business assets!**





# Burglary and/or Housebreaking Insurance Policy

Protection for your business assets!

Building precious business assets takes a lifetime. One single burglary can undo years of sweat and toil. To keep your assets intact, think smart.

## A smart first step

Simple, yet comprehensive; this defines Bharti AXA's Burglary and/or Housebreaking Policy. This policy provides cover for property contained in business premises, stocks owned by you or held in trust and/or commission.

It can be further extended to cover cash, valuables, securities kept in a locked safe or cash box in locked steel cupboard.

## Smart policy benefits

The policy provides cover for the following occurrences:

- Loss or damage to insured property due to burglary and/or housebreaking
- Damage to premises caused by burglars during burglary or attempts at burglary

The policy pays actual loss / damage to the insured property caused by burglary / house breaking subject to the limit of sum insured. If the sum insured is not adequate, the 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. A nominal premium is charged on the balance stock.

The policy can be extended to cover riot, strike, malicious damage and theft. Further, policies can be issued on declaration basis and on floater basis for stocks.

## Exclusions

The policy will not pay for loss or damage:

- For goods held in trust / commission, jewellery, curios, title deeds, business books (unless specifically insured)
- Due to shop lifting, acts involving you or your family members / employees
- Recoverable under Fire / Plate Glass Insurance Policy
- Due to war perils, riot & strike (covered by payment of additional premium), natural calamities and nuclear perils

- By abstraction from a safe using a key or duplicate key, unless it is obtained by violence or threat
- For items stolen from a safe using a key or duplicate key, unless it is obtained by violence or threat

**This is not an exhaustive list. For a detailed list of the exclusions, please read our policy terms and conditions.**

## Getting started, smartly!

Here's what you need to do, to get your very own Burglary and/or Housebreaking Insurance Policy:

- Read the prospectus carefully
- Fill in the proposal form in all respects and kindly do not leave any blanks
- For any clarification on the product or the premium, feel free to call our nearest branch office or our customer care number
- Please pay the premium preferably by way of A/C payee cheque or DD

## Claim procedure Fast, fair and friendly!

We are here to help you. We request you to register a claim by contacting our 24-hour Toll Free Helpline on 1800-103-2292. Please intimate the help desk as soon as a claim occurs so that we can provide you quick and effective assistance and service. You can also register a claim by e-mail on [claims@bharti-axa.co.in](mailto:claims@bharti-axa.co.in).

**While registering the claim, the following information will help us serve you better:**

- Policy number
- Name of the insured
- Insured's / caller's contact details
- Date & time of incident / occurrence
- Address of the premises where incident happened
- Nature & brief details of the loss
- Extent of loss

*Please lodge a police report with the concerned Police Authorities in case of Burglary/ Theft*

## Be confident with us... Bharti AXA General Insurance

Bharti AXA General Insurance is a joint venture between the Bharti Group and AXA. Bharti AXA combines the strengths of Bharti Enterprises, one of India's leading business groups, and AXA, the global leader in financial protection and wealth management.

### Twin assurance for you

AXA is one of the largest insurers in the world. With over 67 million clients worldwide and over 175,000 employees working across 5 continents, it is ranked the world's 15th largest company on the Global 500 list. AXA believes in achieving operational excellence through product innovation, business expertise, distribution, quality of service and productivity.

Bharti Enterprises is one of the biggest organizations in the country with interests in telecom, agro business and retail. It is a pioneering force in the telecom sector with many firsts and innovations to its credit, offering a powerful mix of a strong national presence and unmatched local knowledge.

**Bharti AXA General Insurance is a partnership that combines AXA's core competence in insurance with Bharti's vast network and reach to provide businesses in India with a range of insurance solutions.**

### Corporate insurance from Bharti AXA We understand your business

The key to the success of any business is to understand your customers. That's why at Bharti AXA we make it our business to get to know you.

Regardless of whether you own a small, mid-size or large business, we provide financial protection by offering you the right insurance product and service. This includes a complete range of general insurance for motor, home, accident and health, travel, energy, marine, property, casualty, liability and several specialised lines. Our policies are tailored to suit your needs and help your business manage risks at competitive costs.

Insurance is the subject matter of the solicitation.