

Bharti AXA's other commercial insurance products:

- Fire, Engineering and Project
- Smart Cargo
- Baggage
- Money
- Burglary
- 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 Plate Glass Insurance Policy. Please contact our intermediary / sales officer / any of our offices for the policy wordings.

www.bharti-axagi.co.in



For more information, please contact

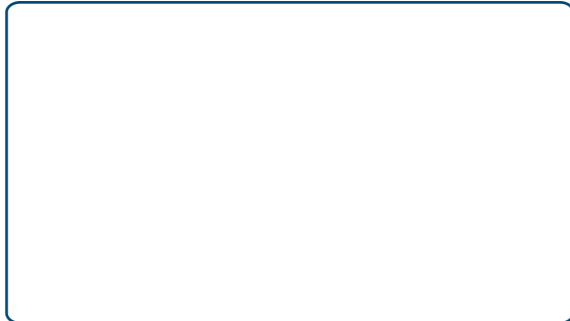


Plate Glass Insurance Policy

A positive image creates a lasting impression

BAGI/BFO/PG/ORI/12-08

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Plate Glass Insurance Policy

A positive image creates a lasting impression

A glass facade speaks volumes of your aesthetic inclination. But all it takes is a small accident or a spark of disquiet to bring your investment crashing down. Keeping the fragility of your investment in mind, think smart!

A smart first step

Simple yet comprehensive; this defines Bharti AXA's Plate Glass Insurance Policy. This policy covers accidental breakage of plate glass, fixed to display windows or show cases of commercial establishments.

This policy is especially beneficial to business establishments, showrooms, shopping complexes, star hotels, theaters, stadia and residences.

Smart policy benefits

The policy provides you with the following benefits:

- It covers the cost of making good accidental breakage of insured glass by any reason whatever, except those that are specifically excluded
- It also provides protection for loss or damage to ornamental, embossed, lettered or stained plate or sheet glass

Exclusions

Some of the major exclusions under the policy are:

- Damage caused by fire, explosion, gas and heat
- Damage caused by Act of God perils like flood, earthquake, storm etc
- Damage due to war and nuclear perils, terrorism, riot, strike
- Loss or damage due to removal, repair or alteration
- Loss or damage due to glass not being completely and securely fixed
- Breakage of lettering without the breakage of glass itself
- Breakage of silvered letter, curved, embossed and ornamental glass and frames, not declared specifically
- Disfiguration or scratching or damage of glass other than fracture, extending through the entire thickness of glass
- Loss or expense resulting or arising from or consequential loss

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 Plate Glass 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-axagi.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
- Address where the glasses were fixed
- Brief details of the loss
- Extent of loss

Please lodge a police report with the concerned Police Authorities if a third person has caused such damages.

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.