

Plate Glass Insurance Policy

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 exclusions, please read our policy terms and conditions.