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# GLASS INSURANCE POLICY WORDINGS

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## Salient Feature

Plain and ordinary glazing glasses without embossing, silvering, lettering, bending or ornamented fitted to doors, windows, show-cases, counters and shelves and plain mirrors can be insured under this class of insurance. Crockerries are not insurable under Glass Insurance.

## Scope of Cover

- a) The policy covers the cost of making good accidental breakage of insured glass.
- b) The policy does not cover
  - damage caused by scratches, Fire or Explosion, war perils, strike, riot and civil commotion, typhoon, Flood, Hurricane, Volcanic Eruption, Earthquake or other convulsion of nature, Nuclear risks ( which are to be covered under a Standard Fire and Special Perils policy or Householders policy or Shopkeepers policy or Office Package policy).
  - any misdescription of the glass (unless expressly stated all glass shall be considered plain and of ordinary glazing quality and without embossing, silvering, lettering, bending or ornamental work of any kind);
  - cracked or imperfect glass;
  - damage to frames or framework of any description.
  - removal or replacement of any fittings or fixtures in order to replace glass.
  - cost of boarding up or any loss or damage arising the interruption of or delay in the business during the time intervening between occurrence of any breakage and of reglazing.
  - Breakage of the glass whilst not fixed.

## Premium Rating

The following rates are basic subject to the loading for special types and situations :

- a) Plain plate glass with no unusual hazards - 2% to 5% on the estimated total value of glass.
- b) For frames and frame work - 1% on the estimated value.
- c) Stained glass (Plain) - extra 1% on the total value
- d) For Riot & Strike - loading 20% of the total premium.
- e) Protected by wire netting - Premium for that part of the glass shall be reduced by 20% subject to the following warranty.

Warranted that the glass mentioned under item nos. of the Schedule shall remain covered by wire netting as described in the proposal during the period of insurance.