
Plate Glass Insurance Policy wordings

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Highlights

It is an annual policy that covers all kinds of accidental breakages of the plate glass fixed to display windows or show cases of commercial establishments

Scope

The policy covers the cost of making good accidental breakage of insured glass by any reason whatever, except those that are specifically excluded.

Exclusions

1. Fire or explosion
2. Earthquakes or such other convulsion of nature
3. Damage to frames
4. Cost of removal or replacement of any fittings or fixtures necessitated for replacing the broken glass
5. Cracked or imperfect glass
6. Any superficial damage or scratching

Who can take the policy

Any person who installs plate glass of substantial value can avail of this policy.

Premium

Rate of premium depends on the type of glass, situation, previous experience and neighbourhood.