



**THE ORIENTAL INSURANCE COMPANY LIMITED**

**Burglary & Housebreaking Insurance Policy Retail**

**Customer Information Sheet**

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

<b>S No</b>	<b>Title</b>	<b>Description ( please refer to policy clause/number in the next column)</b>	<b>Policy clause/number</b>
<b>1</b>	<b>Product Name</b>	Burglary & Housebreaking Insurance Policy Retail	
<b>2</b>	<b>UIN allotted by IRDAI</b>	IRDAN556P0148V01200506	
<b>3</b>	<b>Structure</b>	Indemnity	
<b>4</b>	<b>Interest Insured</b>	Any loss of or damage to property or any part thereof whilst contained in the premise described in the schedule hereto due to Burglary or House-breaking (theft following upon an actual forcible and violent entry of and / or exit from the premises) and Holdup. (Damage caused to the premises to be made good by the insured resulting from burglary and / or house-breaking or any attempt there at any time during the period of insurance.	Pg. 1 of the Policy Document
<b>5</b>	<b>Policy cover</b>	Burglary or House-breaking (theft following upon an actual forcible and violent entry of and / or exit from the premises) and Hold- up.	Pg. 1 of the Policy Document
<b>6</b>	<b>Sum-Insured</b>	Item wise value to be declared by Insured and it must reflect the market valued of the property. The Sum Insured should be chosen in such a way that it is sufficient to cover the maximum value of property at risk at any one time during the policy period.	Pg. 1 the Policy Document
<b>7</b>	<b>Add on cover</b>	<b>Riot, Strike and Terrorism (Only if opted on extra premium)</b>	
<b>8</b>	<b>Loss Participation</b>	<b>No Deductible</b>	
<b>9</b>	<b>General Exclusions</b>	<b>The Company shall not be liable in respect of :</b>  1. Gold or Silver articles, watches or jewelry or precious stones or models or coins or curios,	Pg.2 of the Policy Document

		<p>sculptures, manuscripts, rare books, plans, medals, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured.</p> <p>2. Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises in the business is concerned in the actual theft or damage to any of the articles or premises or where such loss or damage have been expedited or any way assisted or brought about by any such person or persons.</p> <p>3. Loss or damage which is recoverable under Fire or Plate Glass Insurance policy, or any other policy.</p> <p>4. (a) Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with Riot and Strike, Civil Commotion, Terrorist Activities Earthquake, Flood, Storm, Volcanic eruption, Typhoon, Hurricane, Tornado, Cyclone or other convulsions of nature or atmospheric disturbances.</p> <p>(b) Loss or damage whether direct or indirect arising from war, warlike operations act of foreign enemy, hostilities (whether war be declared or not), civil war, revolution, insurrection, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority. In any action, suit or other proceedings where the company alleges that by reason of the above Provisions any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.</p> <p>5. (a) Any loss or damage to any property</p>	
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		<p>whatsoever or any loss or expense whatsoever resulting or arising therefrom or any Consequential Loss and any Legal Liability of whatsoever nature directly or indirectly caused by or contributed to or arising from ionizing radiation or contamination by radioactivity from any source whatsoever.</p> <p>(b) Any accident, loss, destruction, damage or Legal Liability directly or indirectly caused by or contributed to buy or arising from Nuclear weapons material.</p> <p>6. Consequential Loss or Legal Liability of any kind.</p> <p>7. Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.</p> <p>8. This policy shall cease to attach</p> <p>a. If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights while the premises are uninhabited.</p> <p>b. If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased.</p> <p>c. To any property the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law.</p> <p>Unless in every case, the consent of the Company to the continuance of the Insurance thereon is obtained and signified on the policy.</p>	
10	Special conditions and warranties, if any	<p><b>SPECIAL CONDITIONS:</b></p> <p>1. <b>Reinstatement of Sum Insured.</b></p> <p>2. <b>Maintenance of Books &amp; Keys.</b></p>	Pg.3 of the Policy
11	Admissibility of claim	<p>The following documents are necessary for processing claims:</p> <p>a) Duly completed Claim Form</p> <p>b) Immediate Notice of Loss</p> <p>c) Any other document related to the loss specific to</p>	

		section d) Photographs	
12	<b>Policy servicing claim intimation and processing</b>	<p>Upon the happening of any event which may give rise to a claim under this Policy, written notice with full particulars must be given to the Company immediately at below address:</p> <p>1. Website: <a href="http://www.orientalinsurance.org.in">www.orientalinsurance.org.in</a> ,  2. Toll free: 1800118485 Or 011- 33208485  3. Claim Service Centre/policy issuing office</p> <p>The Company shall settle or reject a claim, as the case may be, within 07 days from the date of receipt of last necessary document.</p>	
13	<b>Grievance redressal and policyholder's protection</b>	<p>In the event of the policyholder having any grievance relating to the insurance, the insured person may submit its details in writing to the Policy Issuing Office or Grievance cells at Regional Office of the Company for redressal. If the grievance remains unaddressed, the insured person may contact the Officer, Customer Care Department, Head Office or email us at <a href="mailto:csd@orientalinsurance.co.in">csd@orientalinsurance.co.in</a>.</p> <p>The Insured person can also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The updated list of Office of Insurance Ombudsman are available on IRDA website <a href="http://www.irda.gov.in">www.irda.gov.in</a> and on the website of General Insurance Council <a href="http://www.gicouncil.in">www.gicouncil.in</a> and is also given at the end of the policy document</p>	
14	<b>Obligation of the policyholder</b>	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Non-disclosure of material fact may affect the claim settlement.</li> </ul> <p>Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)</p>	

**Legal Disclaimer Note:** The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.

Declaration by the Policy Holder:

I have read the above and confirm having noted the details

Place:

Date:

Signature of the Policy Holder

**Note:**

- Insurer shall provide web-link where the product related documents including the Customer Information sheet are available on the website of the Insurer.
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail
- Insurer to take confirmation of the Policyholder regarding receiving of the Customer Information Sheet.