**Burglary & Housebreaking Insurance Policy**

**The policy broadly covers :-**

(a) Any loss of or damage to property or any part thereof whilst contained in the premises

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.

(b) 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.

Provided always that the liability of the Company shall in no case exceed the sum

insured stated against each item or Total Sum Insured stated in the Schedule.

**EXCLUSIONS**

**The Company shall not be liable in respect of :**

1. Gold or Silver articles, watches or jewelry or precious stones or models or coins or

curios, 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.

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.

3. Loss or damage which is recoverable under Fire or Plate Glass Insurance policy, or any

other policy.

4. 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, Typhone, Hurricane, Tornado,

Cyclone or other convulsions of nature or atmospheric disturbances, 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.

5. Any loss or damage to any property 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.

(b) Any accident, loss, destruction, damage or Legal Liability directly or indirectly

caused by or contributed to buy or arising from Nuclear weapons material.

6. Consequential Loss or Legal Liability of any kind.

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.