



Bharti AXA General Insurance Company Limited

Add-on Wording

Standard Fire and Special Perils Insurance Policy

Burglary Extension Clause

In consideration of payment of additional premium and notwithstanding anything to the contrary contained in this Policy it is hereby understood and agreed that the insurance by this Policy is extended to cover loss &/or damage resulting from Burglary or Housebreaking or any attempt thereat to property described in the Schedule to the Policy.

SPECIAL CONDITIONS

For the purpose of this extension the term “Burglary or Housebreaking” shall mean:

Theft of property from the premises described in the Schedule to this policy following upon felonious entry of the said premises by violent and forcible means

or

Theft by an employee in the premises who subsequently breaks out by violent and forcible means.

Provided there shall be marks made upon the premises at the place of such entry or exit by tools explosives electricity or chemicals.

The Insured shall exercise reasonable care in the selection and supervision of employees and shall take all reasonable precautions to safeguard the property insured and to secure all doors windows and other openings.

The term “Premises” stated above shall not include any Garden, Yard or outbuilding or other appurtenances.

Upon happening of an event giving rise or likely to give rise to a claim under this endorsement coming to the knowledge of the Insured or of the Insured’s representative for the time being the Insured or the



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representative shall give immediate notice to the Police and take all practicable steps to discover the guilty person or persons and to recover the property lost and shall also give immediate notice to the Company stating the circumstances of the case.

If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the sum insured thereon then the Insured shall be considered as being his own insurer for the difference and shall bear a ratable proportion of the loss or damage accordingly. Every item, if more than one in the policy, shall be separately subject to this condition.

Subject otherwise to the terms, exclusions, conditions and limitations of this Policy.