

## PLATE GLASS

UIN: IRDAN123RP0071V01200203

WHEREAS the Insured named in the Schedule hereto has by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein applied to CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED (hereinafter called the Company) for the indemnity hereinafter contained and has paid the Premium stated in the said Schedule in consideration for such indemnity for the Period of Insurance stated in the Schedule. THE COMPANY HEREBY AGREES subject to the terms and conditions contained herein or endorsed or otherwise expressed hereon that if the property hereinafter described or any part thereof be DESTROYED or DAMAGED by BREAKAGE accidentally at any time during the period in respect of which the insured has paid and the Company has accepted the premium required for the renewal thereof, the Company will pay to the Insured the value, at the time of happening of such loss, of the property so destroyed or the amount of such damage but not exceeding in any one period of insurance in respect of each or the several items specified herein the sum set opposite thereto respectively.

### Definitions

Plate Glass shall mean completely and securely fixed flat glass within the Insured Premises (including Plate Glass of display/show windows of the Premises) and described in the Schedule excluding its glazing and/or lettering and /or ornamentation and /or any surface treatment or surfacing unless specifically described and declared for insurance. Plate Glass shall not include

- External signboards but if specifically declared can include Plate Glass of doors to the Premises
- Glass that constitutes or is part of the building facade.

“Damage” shall mean sudden and accidental fracture visible to the naked eye extending through the entire thickness of the Plate Glass and shall not include

- Any other disfiguration or damage to the Plate Glass
- Any disfiguration or damage only to the glazing or lettering or ornamentation and /or any surface treatment or surfacing thereon.

### Exclusions

The Company shall not be liable in respect of:

i. Breakage or damage whether direct or indirect occasioned by happening through or arising from any consequence of explosion, gas, heat, war.

Invasion, act of foreign enemy, Hostilities (whether war be declared or not (Civil war, mutiny, rebellion, revolution, insurrection, military or usurped power, riot, strike or civil commotion or terrorism or loot or pillage in connection therewith or confiscation or detention by the order of any Government or Public Authority, earthquake, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance.

- ii. Breakage or damage during removal, alterations and or repair on or about the premises described herein
- iii. Breakage of lettering unaccompanied by breakage or damage of glass.
- iv. Breakage of or damage to frames or framework of any description, unless specifically insured.
- v. Disfiguration or scratching or damage of glass other than fracture extending through the entire thickness of glass.
- vi. Embossed, silvered, lettered ornamental, curved or any glass whatsoever other than plain and of ordinary glazing quality unless specifically Insured.
- vii. Breakage of glass not completely and securely fixed.
- viii. Loss or damage consequent upon interruption or delay business or other loss, damage or injury arising from breakage of glass or during replacement thereof.

Cholamandalam MS General Insurance Company Ltd. Reg. office: 2nd Floor, "Dare House", No.2, NSC Bose Road, Chennai - 600001, India. IRDAI Registration Number: 123 | CIN: U66030TN2001PLC047977 | Toll Free Number: 1800 208 9100 | SMS Chola to 56677 | Customercare@cholams.murugappa.com | www.cholainsurance.com.

- ix. (a) Loss, destruction or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss;  
(b) Any legal liability of whatever Nature;
- x. Directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or from any nuclear weapons material.
- xi. Terrorism

**Conditions**

1. Every notice or communication to be given or made under this Policy shall be delivered in writing to the Company.
2. This Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material particular.
3. Any alteration in the position of glass or in the occupancy thereof shall render this Policy null and void unless the Company shall have consented to continue the insurance.
4. The Insured shall take all reasonable steps to safeguard the property insured against any accident, loss or damage and to protect the glass in the event of its being exposed to unusual risk.
5. **Cancellation -**
  - (a) The insured can cancel the policy at any time during the term, by informing the Company. The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the insured.
  - (b) The company shall refund proportion premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.
6. The Insured shall upon the occurrence of any event giving rise or likely to give rise to a claim under the policy give notice thereof to the Company and shall within fourteen (14) days thereafter furnish to the Company at his own expense detailed particulars of the amount of loss or damage together with such explanation and evidence to substantiate the claim as the company may reasonably require. In the event of the Company replacing the broken glass, all window-fittings or other obstructions to replacement shall be removed by the insured at his own expense. All salvage shall be the property of the Company.
7. **Documents required for Claim processing:**
  - (a) Claim form,
  - (b) FIR/FR,
  - (c) Proof in support of Cause of Loss/Operation of Insured peril,
  - (d) Books of Accounts,
  - (e) Stock Register,
  - (f) Repair / Reinstatement Bills,
  - (g) Proof of Reinstatement,
  - (h) KYC documents PAN, ROC certificate, Aadhar, GST Registration Cert Etc.,
  - (i) Any other Document,
  - (j) **Turn Around Time** for claims settlement is 21 working days.
8. If at the time of any loss or damage covered by this Policy there shall be any other insurance covering the same property whether effected by the insured or not, then the Company shall not be liable for more than its rateable proportion thereof.
9. **Multiple policies involving Bank or other lending or financing entity** - If at the time of any claim, in case there is more than one Insurance Policy issued to the insured covering the same risk, the insurer will not apply Contribution clause. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.

**10.** If any claim under this Policy shall be in any respect fraudulent or if the Insured or any one acting on the Insured's behalf to obtain any benefit under this Policy uses any fraudulent means or devices, all benefits under the Policy shall be forfeited.

The Company may at its option reinstate, replace or repair the property lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other Insurer in so doing but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of occurrence of such loss or damage and in any case not more than the Sum Insured by the Company thereon.

**11.** If the property hereby insured shall at the time of loss or damage be collectively of greater value than the Sum Insured shall be considered as being his own Insurer for the difference and shall bear rateable proportion of the loss or damage accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition.

**12.** In the event of the insured being aggrieved by

- (a) Any partial or total repudiation of claims by an insurer
- (b) Any dispute in regard to premium paid or payable in terms of the policy
- (c) Any dispute on the legal construction of policies in so far as such disputes relate to claims
- (d) Delay in settlement of claims
- (e) Non-issue of any insurance document to customers after receipt of premium.

He/She may, wherever permissible subject to provisions of Redressal of Public Grievances Rules, 1998 approach the Insurance Ombudsman having jurisdiction for appropriate relief.

**13.** The due observances and fulfilment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.

## GRIEVANCES

In case of any grievance the insured person may contact the company through

WEBSITE: [www.cholainsurance.com](http://www.cholainsurance.com)

Toll free: 1800 208 9100

E-MAIL: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com)

Courier: Manager, Grievance Cell,  
Chola MS General Insurance Company Limited,  
Hari Nivas Towers First Floor,  
#163, Thambu Chetty Street,  
Parry's Corner, Chennai - 600 001

### Procedure of Grievance Redressal

- Please write to [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com) to register your complaint.
- On lodging the complaint, a complaint reference number will be provided. An acknowledgement will also be sent with the details of turnaround time for resolution and complaint registration details.
- In case you are not happy with the resolution provided or delay of greater than 7 working days, you may follow the below escalation matrix.

#### Escalation Matrix

- In case you are dissatisfied with the response or have not received a response, you may escalate the same to our Nodal Officer -  
[Nodalescalation@cholams.murugappa.com](mailto:Nodalescalation@cholams.murugappa.com) (Quoting the previous Service request number)

- In case you are still unhappy with the response or have not received a response within 7 working days, you may escalate the same to our Chief Grievance Officer - [GRO@cholams.murugappa.com](mailto:GRO@cholams.murugappa.com) (Quoting the previous Service request number)
- If after having followed the above steps and your issue still remain unresolved, you may approach the Insurance Ombudsman for Redressal. Login to <https://www.cioins.co.in/Ombudsman> to get details on Insurance Ombudsman Offices.

#### INFORMATION ABOUT US

Cholamandalam MS General Insurance company Limited  
 HO: Dare House 2nd Floor, No. 2 NSC Bose Road, Chennai – 600 001.  
 Toll Free : 1800 208 9100  
 SMS: “CHOLA” TO 56677 \*(Premium SMS charges apply)  
 Email – [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com)  
 Web site: [www.cholainsurance.com](http://www.cholainsurance.com)

S.No	Office of Insurance Ombudsman	Address	E-mail	Landline Nos.
1	AHMEDABAD	Jeevan Prakash, 6th Floor, Near S.V.College	Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>	Tel.: 079 - 25501201
		Relief Road, Tilak Marg,		Tel.: 079 - 25501202
		Ahmedabad - 380 001. Gujarat		
2	BENGALURU	Jeevan Soudha Building, PID No. 57-27-N-19	Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a>	Tel.: 080 - 26652048
		Ground Floor, 19/19, 24th Main Road,		Tel.: 080 - 26652049
		1st Phase, JP Nagar,		
		Bengaluru - 560 078.		
3	BHOPAL	LIC of India Zonal Office Bldg,	Email: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a>	Tel.: 0755 - 2769201
		1st Floor, South Wing, Jeevan Shiksha,		Tel.: 0755 - 2769202
		Opp. Gayatri Mandir		Tel: 0755 - 2769203
		60-B, Hoshangabad Road, Bhopal - 462011		
4	BHUBANESHWAR	62, Forest park,	Email: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a>	Tel.: 0674 - 2596455
		Bhubaneswar - 751 009.		Tel: 0674 - 2596429
				Tel: 0674 - 2596003
				Tel: 0674 - 2596461
5	CHANDIGARH	Jeevan Deep, Ground Floor, LIC of India Bldg,	Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a>	Tel.: 0172 - 2706468
		SCO 20-27, Sector 17-A		Tel.: 0172 - 2707468
		Chandigarh – 160017		
6	CHENNAI	Fatima Akhtar Court, 4th Floor,	Email: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a>	Tel.: 044 - 24333668
		453 (Old 312), Anna Salai, Teynampet,		Tel.: 044 - 24333678
		CHENNAI -600 018.		
7	DELHI	2/2 A, 1st Floor, Universal Insurance Building,	Email: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a>	Tel.: 011 - 23232481
		Asaf Ali Road,		Tel.: 011 - 23213504
		New Delhi - 110 002.		Tel.: 011 - 46013992
8	GUWAHATI	Jeevan Nivesh Bldg,	Email:	Tel.: 0361 - 2632204

		5th Floor, Near Pan Bazar, S.S. Road, Guwahati – 781001	<a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a>	Tel.: 0361 - 2632205 Tel.: 0361 - 2631307
9	HYDERABAD	6-2-46, 1st floor, "Main Court", Lane Opp. Hyundai Showroom, A.C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.	Email: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a>	Tel.: 040 - 23312122 Tel: 040 - 23376599 Tel: 040 - 23376991 Tel: 040 - 23328709 Tel: 040 - 23325325
10	JAIPUR	Jeevan Nidhi - II, Ground Floor, Bhawani Singh Road, Ambedkar Circle Jaipur - 302 005.	Email: <a href="mailto:bimalokpal.jaipur@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a>	Tel.: 0141 - 2740363
11	KOCHI	10th Floor, LIC Bldg, Jeevan Prakash Opp Maharaj College Ground M.G.Road, Ernakulam Kochi - 682011	Email: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a>	Tel.: 0484 - 2358759
12	KOLKATA	7th Floor of Hindustan Building (Annex), 4, CR Avenue, Kolkata- 700 072,	Email: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a>	Tel.: 033 - 22124339 Tel: 033 - 22124341
13	LUCKNOW	Jeevan Bhawan, Phase-II, 6th Floor, Nawal Kishore Road, Hazratganj, Lucknow - 226001	Email: <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a>	Tel.: 0522 - 4002082 Tel: 0522 - 3500613
14	MUMBAI	3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz West, Mumbai - 400 054.	Email: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a>	Tel.: 022-69038800 Tel.: 022-69038833
15	NOIDA	Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Noida- 201301 Dist: GB Nagar, Uttar Pradesh	Email: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a>	Tel.: 0120-2514252 Tel.: 0120-2514253
16	PATNA	2nd Floor, North Wing, Lalit Bhawan, Bailey Road, Patna - 800 001	Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a>	Tel.: 0612-2547068
17	PUNE	3rd Floor, Jeevan Darshan, LIC of India Bldg, N.C. Kelkar Road, Narayan Peth, Pune- 411 030.	Email: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a>	Tel: 020-24471175