



ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Regd. Office: 21, Patullos Road, Chennai 600 002.

Corporate Office: "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai, Karapakkam, Chennai 600 097. Ph: 91-44-7117 7117, 1860 425 0000.

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IRDA Regn. No. 102|CIN-U67200TN2000PLC045611

Add-on wording of Plate Glass Extension

UIN IRDAN102A0007V01201011

It is hereby declared and agreed subject to receipt of consideration, that the insurance under this Policy shall, subject to terms, conditions and exclusions of this Policy and also subject to terms, conditions and exclusions hereinafter contained, extend to indemnify the Insured in respect loss of / damage to the fixed plate glass, sanitary fittings occurring within the location covered under this policy for the indemnity as specified below towards the intrinsic value of the items damaged.

The insurer will indemnify the insured in respect of the cost of:

- a. replacement of such glass with glass of a similar quality
- b. Damage to frames and framework of any description up to a limit specified in the schedule.

Special Exclusions:

This extension does not cover

Loss, destruction or damage directly or indirectly, to or caused by or which arises out of or in connection with or is attributable in any way to the following:

1. during removal and / or repairs on or about the insured premises
2. lettering unaccompanied by breakage or damage of glass
3. frames or framework or obstructions of any description unless specifically agreed in writing
4. due to disfiguration or scratching or damage of glass other than fractures extending through the entire thickness of glass
5. embossed, silvered, lettered, ornamental, embossed, curved or any glass whatsoever other than which is plain and of ordinary glazing quality
6. glass not completely or securely fixed
7. consequent upon interruption or delay of business or other loss or damage or injury arising from breakage of glass or during replacement thereof
8. cracking or chipping which does not run the entire length of the glass
9. Building façade unless specifically covered
10. premises being unoccupied for more than 15 days

Sum Insured:

The individual amounts mentioned against the schedule for each of the items covered explicitly. It is a requirement that the Sum Insured shall be equal to the cost of replacement of the insured property by new property of the same kind and same capacity, which shall mean its replacement, costs including freight and customs duties, if any, and erection costs.

Excess of 10% of the total Sum insured of glass of all kinds.

Applicable for Main Product - Standard Fire and Special Perils policy UIN IRDAN102CP0020V02201819