

BURGLARY INSURANCE POLICY



Protection against loss or damage caused by forcible entry, theft & attempted burglary.



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Synergy Insurance Broking Pvt. Ltd.
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WHO NEEDS IT

- Shops & retailers
- Offices & commercial establishments
- Factories & warehouses
- Jewellers & high-value goods dealers
- Homeowners (for household contents)
- Banks & ATM operators
- Educational or religious institutions



Factories and warehouses



Shops and Retailers



Banks & ATM operators



Offices & Commercial establishment



Jewellers & High – Value Goods Dealers .

WHAT DOES IT COVER

The policy covers loss or damage to property caused by:

Burglary

- Theft involving forcible and violent entry into premises.

Housebreaking

- Theft accompanied by actual breaking and entering

Attempted Theft

- Covers damage to doors, windows, locks, and other property due to attempted burglary

Armed robbery / Hold-up

- May be included if specified or available as an extension

What can be insured?

- Stock- in- trade
- Fixtures, fittings and machinery
- Office equipment
- Cash (if stored in a locked safe)
- Valuables and precious metals (optional)
- Household contents (for homeowners)

Optional (Add-ons)

- Riot, Strike, and Malicious Damage (RSMD)
- Theft without forcible entry (subject to insurer approval)
- Loss of cash in safe or strong room.
- Damage to premises (e.g., broken doors, walls, windows)
- Coverage for multiple premises / branches)

Sum Insured & Premium

Based on the **market value** or **replacement value** of insured contents
Premium depends on:

- ✓ Location and security of premises
- ✓ Type of goods and value
- ✓ Business hours and risk exposure
- ✓ Safety features (CCTV, guards, alarms)

Major Exclusions

- Simple theft without forced entry
- Loss due to employee dishonesty (covered under fidelity insurance)
- War, terrorism, nuclear risks
- Loss of stock discrepancies not traceable to a burglary.
- Loss during illegal activity or fraud
- Unoccupied premises (after certain period)

Why buy burglary insurance?

- Financial protection against theft-related losses
- Peace of mind for businesses with high-value inventory
- Add-on flexibility to match your business type.
- Often required by banks for financed goods/stocks