

PLATE GLASS INSURANCE POLICY



**Financial protection against
accidental breakage of fixed
glass installations.**



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WHO NEEDS IT

Ideal for businesses with large, fixed glass installations, such as:

- Retail showrooms & display outlets
- Hotels, restaurants, salons
- Malls, theatres, and multiplexes
- Corporate offices & commercial buildings
- Banks & ATMs
- Hospitals and clinics



Banks & ATMs



Corporate offices & commercial building



Hospital and clinic



Retail showrooms & display outlets



Malls , theatres and multiplexes

WHAT DOES IT COVER

Covers accidental breakage of:

- Fixed plate glass panes, windows, doors, partitions, or facades
- Engraved, etched, embossed, colored, or ornamental glass (if declared)
- Cost of removal of debris and reinstallation of the glass

Key Features

- Sum insured = replacement value of the insured glass (including installation cost)

Policy can be issued as:

- Standalone plate glass policy
- As an add-on to a property or shopkeeper's package policy

Premium depends on:

- Type of glass (plain, decorative, tempered, laminated)
- Area (sq. Ft.), Thickness, and location
- Nature of premises (high traffic = higher risk)

Optional Extensions (Add-ons)

- Damage to glass frames or framework
- Cost of temporary boarding
- Signage or neon signs if made of glass
- Terrorism or malicious damage (if opted and approved)

Why buy plate glass insurance ?

- ✓ Based Glass is expensive to replace, especially decorative types
- ✓ Business presentation matters—avoid downtime or poor customer perception
- ✓ Complements fire or shopkeeper's insurance (which excludes accidental breakage)

Major Exclusions

- Scratches or superficial damage
- Breakage during removal, cleaning, or alteration
- Fire, explosion, natural disasters (covered under fire policy)
- War, nuclear risks
- Pre-existing cracks or defects
- Negligence, wear and tear
- Mobile or hanging glass (not fixed to structure)

Example

- A fashion boutique's display window is accidentally broken by a falling signboard. The plate glass policy pays for the replacement cost of the designer glass, plus installation and clean up.