

**PRODUCT INFORMATION STATEMENT
PLATE GLASS AND NEON SIGNS/GLOW SIGNS INSURANCE POLICY**

What the Policy covers?

This policy covers your Plate Glass/Neon Signs/Glow Signs against:

- Any Sudden, unforeseen, accidental loss or damage to Plate Glass/Neon Signs/Glow Signs.
- Damage to frame and framework of any description following breakage of Glass and/or Neon Boards/glow signs subject to a maximum of Rs 5000/-.
- Following breakage of Glass, the cost of tinting, lettering, painting, embossing, silvering or any other ornamental work on the replacement Glass, provided that such costs have been included in the Sum Insured of the Glass.

What the Policy does not cover?

Your policy does not provide coverage for losses or damage arising from:

- First Rs 1000/- under each and every claim
- Breakage or damage during removal, alteration and repairs carried out at your premises.
- Scratching other than the fracture extending through the entire thickness of Plate Glass.
- Damage or breakage to Plate Glass or Neon Signs, Glow Signs which are not securely fixed.
- Any loss or damage caused willfully by you or your employees, or any loss or damage in which you or any person acting on your behalf is or is alleged to be involved or implicated.
- Any loss or damage for which the manufacturer or supplier is responsible.
- Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable event
- Loss or damage caused by sun, rain, hail or climatic or atmospheric conditions.
- Fusing or burning out of bulbs and/or tubes howsoever caused
- loss or legal liability of any kind.
- Radioactive contamination, War Risks, Damage caused by Sonic bangs
- Gradually occurring losses: Loss or damage by wear and tear, depreciation, insects, vermins, moth, fungus, corrosion, rust, atmospheric or climatic conditions ingress of water, gradually operating cause, process or cleaning, dyeing, repair, alteration or restoration.
- Accidental External means: Loss or damage caused by arising out of accidental external means except as specifically covered.
- Loss , destruction or damage caused to the property insured by burning by order of any Public Authority
- Terrorism Damage

The details furnished above do not constitute the entire terms and conditions. For details please refer to our Policy document

What to do in the event of a claim?

- Initiate Loss minimization measures.
- Ensure first-aid/medical help for the injured persons.
- Call Raheja QBE Call Centre on Toll Free No:1800 102 7723 OR
- Notify loss by email to claims@rahejaqbe.com OR
- Report claim on Raheja QBE's Website www.rahejaqbe.com OR
- Send Letter or Fax to Raheja QBE office
- Raheja QBE will depute an IRDA licensed surveyor to attend to the loss
- Please provide necessary assistance to surveyor or company officials for finalization of loss.
- Please furnish required documents and any clarifications that may be sought.
- Inform incident to Public Authorities, if required

Duty of Disclosure:

We rely on information that you provide while accepting your proposal for insurance cover .If that information is not accurate, we can reduce or deny any claim you may make or cancel your policy. We never want to have to do that, so you must answer honestly, correctly and completely the questions asked.

Dispute Resolution:

Raheja QBE will take all steps to meet your expectations from this policy. However it is possible, that there could be a dissatisfaction relating to any of the following:

- Any partial or total repudiation of claims by the insurance companies
- Dispute on the legal construction of the policy wordings in case such dispute relates to claims
- Delay in settlement of claims
- Non-issuance of any insurance document to customers after receipt of premium
- Dispute with regard to premium paid or payable in terms of the policy

For resolution of such complaints RQBE has developed a Grievance Redressal mechanism.

At your request, the Dispute will be considered afresh by the Grievance Redressal Committee of RQBE. If you are not satisfied with the decision of the Grievance Redressal Committee you may refer your case to the Insurance Ombudsman*. Please call RQBE offices to ascertain if you are eligible for such a reference.

* The insurance Ombudsman is empowered to receive and consider complaints in respect of personal lines of insurance from any person who has any grievance against an insurer

Product Information Statement:

This Product Information Statement is intended to facilitate an easier understanding of the policy terms, conditions and exclusions. It only gives a summary of the significant benefits and risks associated with this product. The policy attached represents the legal contract between yourself and Raheja QBE General Insurance Co. Ltd and should be seen for complete details.

If you need any clarification on coverage please call your nearest RQBE office or your insurance advisor.



RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED

Important Note:

The details furnished above are only a summary of product features and do not describe the entire terms, conditions and exclusions of the Policy. For further details or clarifications on the Policy, contact RQBE officials or your insurance advisor. We shall be pleased to furnish further details.

Insurance is the subject matter of solicitation.