

BURGLARY INSURANCE INSURING AGREEMENT

1. Loss or Damage to the Property Insured

The Company shall pay compensation for loss or damage to the Property Insured arising from theft by any person, not specifically excluded in the Exclusions, who has entered or come out of the Insured Premises by actual force and violence resulting visible marks of damage upon the Insured Premises made by tools, explosives, electricity, chemical including loss or damage arising from any attempt thereat.

2. Damage to the building containing the Property Insured

The Company shall pay compensation for damage to any part of the building consequent upon the act which is covered under the Insuring Agreement Item 1 above.

EXCLUSIONS

This insurance does not cover nor include :-

1. Deductible to be borne by the Insured as stated in the Schedule.
2. Loss or damage occasioned by or in consequence of war (whether war be declared or not), civil war, strike, riot, civil commotion amounting to a popular rising, rebellion, revolution, acquisition of property by order of Government or public authority.
3. Loss or damage by fire or explosion however caused except loss or damage due to explosion resulting from forcible and violent entry into the premises by using explosive and having intention of theft or robbery or gang-robbery.
4. Loss or damage to plate glass or any decoration or lettering thereon.
5. Loss or damage occasioned by any person lawfully in the Premises or directly or indirectly caused or brought about by or with the connivance of the Insured or partner or director or business staff or employee or servant of the Insured whether acting alone or in collusion with others.
6. Loss of or damage to silver gold jewellery antique works of art medals manuscripts deeds plans drawings paintings patterns models or moulds securities obligations important documents of any kind stamps coins money credit cards bank cards cheques books of account or other business books unless expressly mentioned as included in this insurance.
7. Loss or damage happening whilst the Premises are left without inhabitant or without taking care for a continuous period exceeding 7 consecutive days.
8. Loss or damage discovered at the time of taking inventory.

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2. Damage to the building containing the Property Insured

The Company shall pay compensation for damage to any part of the building consequent upon the act which is covered under the Insuring Agreement Item 1 above.

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1. Loss or Damage to the Property Insured

The Company shall pay compensation for loss or damage to the Property Insured arising from Theft, Robbery, Gang Robbery including loss or damage arising from any attempt thereat.

2. Damage to the building containing the Property Insured

The Company shall pay compensation for damage to any part of the building consequent upon the act which is covered under the Insuring Agreement Item 1 above.

EXCLUSIONS

This insurance does not cover nor include :-

1. Deductible to be borne by the Insured as stated in the Schedule.
2. Loss or damage occasioned by or in consequence of war (whether war be declared or not), civil war, strike, riot, civil commotion amounting to a popular rising, rebellion, revolution, acquisition of property by order of Government or public authority.
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