

The policy provides you with the following benefits:

- It covers the cost of making good accidental breakage of insured glass by any reason whatever, except those that are specifically excluded
- It also provides protection for loss or damage to ornamental, embossed, lettered or stained plate or sheet glass

Some of the major exclusions under the policy are:

- Damage caused by fire, explosion, gas and heat
- Damage caused by Act of God perils like flood, earthquake, storm etc
- Damage due to war and nuclear perils, terrorism, riot, strike

These risks are covered under the Fire Policy. The other exclusions are:

- Loss or damage due to removal, repair or alteration
- Damage to frames (can be covered if declared and covered separately)
- Cost of removal or replacement of any fittings or fixtures necessitated for replacing the broken glass
- Cracked or imperfect glass
- Any superficial damage or scratching

For the purpose of this policy, **Glass is defined as** fixed plain glass and mirrors in or on the premises of the Insured where such glass is situated, excluding painting, tinting, embossing or ornamental works on the Glass unless expressly stated in the Schedule and its value included in the Sum Insured.

Glass shall also include frames and framework provided it is expressly stated in the Schedule and its value included in the Sum Insured.

For the purpose of this policy **Sum Insured means** Sum Insured as mentioned in the policy schedule which is the maximum sum payable as a whole under the policy during the policy period for all the insured perils. Sum Insured shall be on Reinstatement Value basis.

Reinstatement Value means the cost of replacing or reinstating Glass of the same kind or type but not superior to or more expensive than the Glass when insured.