

**Bharti AXA General Insurance Company Limited**

**Add On Wordings**

**Smart Plan Business Advantage Package Policy – Add-on Covers**

**BAGI\_SMG201608: Breakage of Fixed Glass and Outdoor Signs**

It is hereby noted and agreed that breakage (which the purpose of this clause shall not include damage by scratches) of any of the fixed glass and /or outdoor signs mentioned in the schedule below but not occasioned by happening through:

1. Fire and Explosion.
2. War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not), Civil War, Revolution, Insurrection or Military Usurped Power.

The company shall pay or make good to the Insured the intrinsic value thereof together with the cost of any necessary boarding up pending replacement up to \_\_\_% of the policy sum insured for building or subject to an amount of INR \_\_\_.

**Conditions:**

1. This policy covers loss or damage to :
  - a. Framework of frame of any description.
  - b. The removal or replacement of any fitting or fixtures in order to replace glass.
2. All the glass described by this policy is insured only so long as it is fixed. If there be an alteration of the premises, or in the tenancy, occupancy of or business carried on in the building containing the glass described in this policy, or if the premises should become void or disused, then and in every such case the same must be immediately notified to the company if the risk is increased and the company shall have the option of charging a suitable extra premium or refusing to continue the insurance.
3. All salvage glass shall be property of the company and must be carefully preserved and it shall be at the option of the company either to pay to the insured the amount of the intrinsic value in money or make replacement, with the glass of similar manufacture and quality.

