

## **House breaking clause**

In consideration of the payment of additional premium as stated in the schedule, it is hereby agreed and declared that notwithstanding anything contained to the contrary in the Policy, the insurance under this policy shall stand to cover loss or damage to insured premises including contents (whilst contained in the insured premises and declared in the policy as specifically required or otherwise) described in the schedule, by the housebreaking and theft following housebreaking (as described in Indian Penal Code, 1860 as amended from time to time) with felonious entry.

Provided always that all the conditions (except in so far as they may be hereby expressly varied) shall apply as if they had been incorporated herein as under this extension clause.

Provided further that in premises used for commerce, trade or incidental purposes

1. Daily records of the amount of cash (specifically insured under the policy) contained in the duly locked strong room shall be maintained & such records shall be deposited in a secure place of the premises other than safe or strong room
2. The key to the safe or strong room shall not be left on the premise out of the business hours or in the vicinity of safe or strong room.

### **Special Exclusions**

This extension does not cover the loss:

1. Where any inmate or insured's family member or business staff involved as principle or accessory.
2. Loss of cash from the locked safe or locked strong room following the use of original key or duplicate key unless such keys are obtained by threat or violence.
3. Keys while in insured premises left uninhabited by day and night for seven or more consecutive days and nights
4. Theft following operation of any other peril is excluded from scope of cover