

## Plate glass insurance

When the words 'breakable' or 'fragile' are mentioned, the first thing that comes to mind is glass. Our Plate Glass insurance policy covers the costs of accidental breakage of or damage to plate glass on business premises.

### What's covered?

- Cost of Damage to Window Frames Boarding and Fittings
- Temporary Barriers/Hoardings
- Strikes, Riots & Civil Commotion

### Is it for me?

Most businesses are housed in glass-dominant buildings that are always under threat of being damaged. We highly recommend businesses to take out plate-glass insurance to compensate for loss or damage to glass surfaces.

### What's NOT covered?

- Millennium Endorsement
- Electronic Date Recognition Clause (EDRC)
- Nuclear Energy Risks Exclusion Clause (NMA 1975)
- Breakage of glass:
  1. In light fittings, signs, vending machines or stock in trade
  2. In vacant premises
  3. Caused by workmen effecting alterations or repairs on the premises
  4. In transit or while being fitted
- By or arising out of fire or preventive or salvage operations consequent thereon explosion, earthquake, volcanic eruption or flood.
- Loss, destruction or damage directly caused by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- Consequential loss of any kind.



## Serving you since 1986

We're at the forefront of insurance excellence, providing you with tailored solutions specific to your needs. We continue to innovate on the policy front and are able to offer you a highly bespoke service. Our expertise is driven through the following three pillars:

Fast claims | Bespoke policies | Expert guidance