



স্বাধারন বীমা কর্পোরেশন SADHARAN BIMA CORPORATION

Established Under Act. VI of 1973

HEAD OFFICE :
SADHARAN BIMA BHABAN
33, Dilkusha Commercial Area
Post Box No. 607, Dhaka-1000
Fax No. : 88-02-9564197
E-mail : info@sbc.gov.bd
Web site : www.sbc.gov.bd

BURGLARY AND HOUSEBREAKING POLICY

Whereas the Insured described in the Schedule by a proposal declaration shall be the basis of this Contract and is deemed to be incorporated herein has applied to the Sadharan Bima Corporation (hereinafter called the "Corporation") for the insurance hereinafter contained and has paid or agreed to pay the premium mentioned in the Schedule as consideration for such insurance.

Now this policy is witness that if during the period set forth in the Schedule and during any subsequent period for which the Corporation may agree to accept a renewal premium the property insured or any part of such property described in the Schedule hereto and belonging to the Insured or held by insured in trust or on commission and for which the Insured is responsible whilst contained within the premises occupied by the Insured and situate at the address mentioned in the Schedule shall be lost by BURGLARY or HOUSEBREAKING following upon and actual forcible and violent entry into or exit from the premises by the person or persons committing such Burglary or Housebreaking or if there shall arise any damage to the property or to the premises falling to be borne by the Insured which shall be due to any such Burglary or Housebreaking on any attempt threat then the Corporation will (subject the conditions contained herein or endorsed or otherwise expressed hereon) payor make good to the Insured such loss to the extent of respect of anyone of the several descriptions of property the sum set opposite thereto as the sum insured. Provided that the liability of the Corporation in respect of any loss and or damage shall not exceed the total sum insured as stated in the Schedule. The premises mentioned in the Schedule shall not include any yard, garden, out-building, or other appurtenances unless specifically included in the Schedule hereto.

Provided also that all sums which may from time to time be paid as or by way of compensation for loss or damage under this Policy in anyone year of insurance for or in respect of each or anyone description of property or anyone specially described and valued article lost or damaged shall be accounted in diminution of the sums insured thereon so that in case of subsequent loss damage during the same year of insurance the amount payable by the Corporation shall not in any event exceed the sum insured in respect thereof not altogether the total sum insured by this policy.

CONDITIONS

1. This Policy and the Schedule shall be read together as one contract and any word expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.
2. The Insured shall take all due and proper precautions for the safety of the Property insured.
3. This Policy does not cover-
 - (a) Deeds, Bonds, Bill of Exchange, Cheques, Notes, Money Securities for Money, Stamps, Stamp Collections, Manuscripts Pattern, Models, Moulds, Plans, Drawings or Designs, Medals, Coins, Rare Book, Books of Accounts, Business Books, Contract or Documents of Title to Property unless specifically mentioned in the Schedule.
 - (b) Loss or damage caused, brought about expedited, directly or indirectly by any member of the Insured's family, domestic servants or employees or any person lawfully on the premises.
 - (c) Any legal liability whatsoever nature.
 - (d) Loss or damage which can be insured under of Fire or Plate Glass Insurance Policy.
 - (e) Loss or damage during the progress of or following upon fire or explosion.
 - (f) Loss or damage directly or indirectly occasioned by or happening through or in consequence of Earthquake, War, Invasion, Act of Foreign Enemy Hostilities or Warlike operations (whether War be declared or not), Strike, Riots, Civil Commotion, Civil War, Mutiny, Rebellion, Revolution, Insurrection, Conspiracy or Military or Usurped power.
4. Nothing herein contained shall give any right against the Corporation to any person other than the Insured unless the transferee has been approved by the Corporation by an endorsement of the policy.
5. If any loss or damage shall happen in respect of any of the articles or premises hereby insured the insured shall immediately give notice thereof in writing to the Corporation unless such notice be received within fourteen days of the happening of such event the Corporation shall be under no liability for any loss or damage occurring in connection with such event. The insured shall within fourteen days after such notice and at his own expense deliver to the Corporation a detailed statement of the loss or damage and of the actual value at the loss thereof of each article lost or damaged and shall also produce and give to the Corporation when where and to whom and in manner required by them and at his own expense all such estimates deeds books of account vouchers invoices copies thereof documents proofs and explanations with respect to the claim and the alleged loss or damage and the ownership of or interest in the articles or premises hereby insured and as to any other insurances as they may reasonably require. Unless expressly accepted by the Corporation the evidence of the insured himself incorporated by other material evidence in support of any claim shall be sufficient evidence to the Corporation of loss or damage under this Policy.
6. The insured shall immediately give notice of every loss or damage to the police and at his own expense shall take all practicable steps to discover the guilty person or persons and to prosecute him and to obtain his conviction for the offence and to trace and recover any article lost and shall at the expense of the Corporation do and concur in doing and permit to be done all such things as may be reasonable required by the Corporation for the purpose or enforcing any rights and remedies to which the Corporation shall become entitled upon paying for marking any goods loss or damage under this Policy.
7. The Corporation may at its option repair, or replace the property or premises lost or damaged as the case may be instead of paying the amount of the loss or damage and may join with any other Insurers in so doing in cases where the property is also insured elsewhere. Upon payment of any claim for loss under this Policy the property in respect of which the payment is made shall belong to the Corporation.
8. If at the time of the Loss or damage there shall be any other subsisting insurance covering any of the risks covered by the policy the Corporation shall not be liable for more than its rateable proportion thereof.
9. The due observance and fulfillment by the Insured of the terms and conditions of the Policy and any endorsements which may be made hereon shall be a condition precedent to the Insured's right to recover hereunder and if Insured either in the proposal aforesaid or in any statement made on any renewal of this insurance or in connection with any claim hereunder makes any misrepresentation or misstatement or omission the Policy shall be void all premium paid hereunder shall be forfeited.
10. The Corporation may at any time by giving seven days notice in writing to the Insured at his address at last recorded by the Corporation determine this policy as from the expiration of such seven days provided that the Corporation shall in that event return to the Insured a proportionate part of the premium for the unexpired term of the policy. The Corporation shall not be bound to send any notice of the renewal premium becoming due or to renew the Policy.
11. In the event of a claim having been lodged with the Corporation and having been recognised under the condition of this Policy unless such claim be prosecuted within the period of twelve months then this policy shall be null and void in respect of this said claim.
12. If the property hereby insured shall be at the time of any Theft by collectively of greater value than the sum insured thereon then the insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss accordingly. Each and every item of the Policy shall be separately subject to this condition.
13. If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions in that behalf for the time, being in force. Where any difference is by this condition to be referred to arbitration the making for an Award shall be a condition precedent to any right of action against the Corporation.
14. Warranted that the premises described herein containing the property insured shall remain securely locked throughout the night and such other times when it is left unoccupied and shall also be guarded by appointed chowkidars/guards armed with either fire arms or any other weapons by which miscreants can be resisted. However this condition shall not apply in case of private dwelling house.
15. Each and every warranty and condition hereinbefore contained shall attach and continue during the whole term of this Policy and no alteration in the term of this policy nor any endorsement thereon shall be held valid unless or made under this policy shall be delivered in writing at the Office of the Corporation as stated hereon.



SADHARAN BIMA CORPORATION

(Established Under Act. VI Of 1973)

Head Office

33 Dilkusha Commercial Area,

P.O Box No. 607

Dhaka-1000, Bangladesh.

BURGLARY AND HOUSEBREAKING POLICY

POLICY NO. :

NAME :

DUE DATE :

ISSUING OFFICE :

**THIS POLICY Should be examined immediately
returned if any error be found therein.**

Issued at
Date

Policy No.

THE SCHEDULE		
THE INSURED :		Date of Proposal :
ADDRESS :		Premium Tk.
OCCUPATION or BUSINESS :		Period of Insurance
Geographical Limit : BANGLADESH		(i) From 20 (4 P.M) (ii) To 20 (4 P.M)
Description & Siotuation of premises	DESCRIPTION OF PROPERTY INSURED	SUM INSURED
	(1) On Household Goods and Personal Effects (other than articles and valuables specifically insured _____)	
	(2) On valueables i.e. furs jewellers watches gold and Silver articles specifically insured Limited to one half the amount of the preceding item unless extra Premium paid _____	
	NB : (Not more than 5 percent of the total of these two items is payable for anyone articles except, Pianos, Organ or articles specifically insured)	
	(3) On articles to be specifically insured viz. _____	
	(4) On stock in Trade _____	
	(5) On similar property held in trust or on commission for the loss of which he is legally responsible _____	
	(6) On Furnitures Fixtures & Fittings Stationeries	
(7) Others _____		
TOTAL SUM INSURED		
MEMORANDUM		
<p>1. Unocupancy period in any case shall not exceed a period of consequitive 7 (seven) days and during any one year of insurance 30 (thirty) days in all. This however shall not apply in case of business Premises.</p> <p>2.</p>		

In witness whereof the undersinged acting on behalf of the said Corporation has hereunto set his hand.

Examined by

**For & on behalf of
Sadharan Bima Corporation**



SADHARAN BIMA CORPORATION

HEAD OFFICE

33, DILKUSHA COMMERCIAL AREA

DHAKA-1000

Cover note/Policy No

BURGLARY & HOUSEBREAKING PROPOSAL FORM

1.	Name of proposer (in full) _____ Business Address _____ Private Address (it not a firm or Company) _____ Trade of Occupation _____	
2.	Description of premises and nature of construction State whether House and / or Shop Warehouse, Factory etc. Please state if more than one building	
3. (a)	State Rental Value and how long occupied by you	Rental value Tk. _____ Occupied _____ year.
(b)	Are the premises guarded by appointed armed Guard throughout the night and such other times when it is left unoccupied?	
4. (a)	Have Burglars ever entered or attempted to enter into your premises at this or any other address?	
(b)	If so state when, how access was obtained and what has been done to prevent an occurrence	
5.	Have you ever proposed for Burglary Insurance? If so, with whom	
or (b)	Has any Insurer in connection with Burglary or House-breaking Fire Insurance declined to insure you or renew a Policy or terminated one or increased your premium on renewal? If so give particulars	
6.	Have you ever claimed to any insurer for loss by Burglary or Housebreaking or Fire? If so give Particulars	
7.	Have you any Insurance with this Corporation? If so, in what department or departments?	
8. (a)	Are the premises OCCUPIED by you or anyone at night and during holidays etc?	
(b)	Are the Premises left unoccupied at any time? If so how often and for how long? And what protections you take for the unoccupation period?	
9. (a)	How are the Outer Doors secured?	
(b)	How are the front Windows on ground floor protected?	
(c)	How are the back Windows on ground floor protected?	
(d)	How are Trap-doors and Sky light protected?	
10. (a)	Are all Valueables secured in Burglary-resisting Safes when premises are closed?	
(b)	If so state name of maker and type of safe	
11.	Do you keep Account Books and where they kept at night? How frequently Account Books are checked?	
12. state	(a) The full value of the Stock-in-Trade and utensils etc. including Goods held in Trust or Commission Tk. _____ (b) The highest value of any one article thereof Tk. _____ (c) The amount for which the Entire contents are insured against Fire Tk. _____	
13.	What is the most valueable portion of your Stock?	
14.	Insurance is to commence on the _____ day of _____ 200 (Subject to payment of premium on or before such date)	
SCHEDULE OF INSURANCE REQUIRED		Amount to be Insured Tk.
(1)	On Stock in Trade (the property of the proposer) consisting of	
(2)	On Goods held in Trust or on Commission and for which proposer is liable	
(3)	On Trade Fittings Fixtures and Utensils and Office Furniture and unused Stationery	
(4)	On Cash and Notes secured in Locked Safe	
All contained in the Premises Described in answer to question 2 above		
TOTAL TAKA		
The above contained in the private dwelling rooms communicating with or adjoining the business Premises and occupied by the Proposer		
DECLARATION		
I/We warrant that all the above statements and particulars are true and that I/We have not withheld or misrepresented any material fact and I/We agree that this Declaration shall be held to be promissory and shall form the basis of Contract between me / us and the above named Corporation, and I/We agree to notify the said corporation in writing of any material increase in the value of the property insured as and when such increases shall be effected. I am / we are willing to accept policy subject to the terms, exceptions prescribed by the said Corporation therein.		
Dated	Signature with Seal of the proposer	

**INSURANCE AGAINST
LOSS AND DAMAGE BY BURGLARY
OR HOUSEBREAKING
(BUSINESS PREMISES ONLY)**

POLICIES are issued granting Indemnity against Loss or Damage to the stock, Fixtures and Fittings, etc. and also in respect of damage (for which the Insured is responsible) to the Premises, caused by Burglary or Housebreaking or any attempt thereat. Cash and Notes in Locked Safe can also be covered. This Insurance shall not cover :

Bonds, Bills of Exchange, Promissory Notes, Money or Securities for Money, Coins, Stamps, Stamp Collections, Deeds, Documents of Title to Property, Business Books or Manuscripts.

The Corporation's system of inspecting all risks proposed for Insurane ensured that every favourable feature shall receive consideration in Premium rating, which is based on the merits of each case.

You are invited to apply to the Office of the Corporation for advice to the most economical method of securing complete protection.

**SIMPLE POLICY CONDITIONS
PROMPT SETTLEMENT OF CLAIMS**

**BURGLARY &
HOUSEBREAKING
Prospectus and
Proposal Form
BUSINESS PREMISES
only**