

Insurance Product Information Document (IPID)

Burglary and Housebreaking Insurance

To view the full policy document, please click [here](#) or visit www.allianz.lk.

This document provides a summary and may not be personalized to your insurance coverage requirements. The policy terms, conditions and warranties stated in the policy document and schedule prevail over this document.

1. Type of Insurance Cover.

Covers loss or damage to insured property within the premises caused by burglary involving actual forcible and violent entry or exit during the policy period.

2. Summary of Insurance Cover.

This policy covers loss or damage to insured property within the premises caused by:

- Actual forcible and violent entry into or exit from the premises.
- Assault, violence, or threat to the insured or employees during theft.
- Damage to premises during such events.
- Indemnity is by payment, reinstatement, or repair up to the sum insured stated in the schedule.

Please refer to page no. 01 - 03 of the policy document for more details on all benefits under this Policy and other benefits.

3. Key Features, Exclusions, and Terms & Conditions.

Key Features,

This has been outlined in the Coverage Summary and may be customized in accordance with the customer's specific requirements

Exclusions,

- War, invasion, civil commotion, rebellion, terrorism.
- Strike or Riot.
- Fire or explosion damage.
- Plate glass or its decoration.
- Loss caused by insiders or with their connivance.
- Valuables (jewelry, precious metals, securities, manuscripts, etc.) unless specified.
- Loss from safe using original or duplicate key unless obtained by violence.
- Premises unoccupied for more than 30 consecutive days.
- Nuclear radiation or contamination.
- Nuclear weapons material.

Please refer to page no. 01 - 03 of the policy document for more details on all benefits under this Policy and other benefits.

Terms and Conditions,

- Notify police immediately and assist in recovery and punishment of offenders.
- Notify insurer in writing within 7 days and submit detailed claim proof.
- Take reasonable precautions for property safety, including securing doors and windows.
- Provide evidence that loss arose from insured causes and property is not mislaid.
- Insurer may use legal means for recovery; insured must assist the Insurer.
- Insurer entitled to property for which claim is paid; insured cannot abandon property.
- No claim if material alteration increases risk without insurer consent.
- Insurer's liability limited to sums insured; multiple claims reduce remaining cover.
- Contribution applies if other insurance exists.
- Fraudulent or exaggerated claims void all benefits.

Please refer to page no. 01 - 03 of the policy document for more details on all benefits under this Policy and other benefits

Limits:

- Liability per item: Sum insured stated in schedule.
- Damage to premises: Cost to make good damage.
- Pair/set: Value of lost part only, not special value of set.
- Total liability: Not exceeding total sum insured.
- Underinsurance: Insured bears proportionate share if property value exceeds sum insured.

Please refer to page no. 02 - 03 of the policy document for more details on all benefits under this Policy and other benefits

Allianz Insurance Lanka Limited - Head Office Company No: PB 5179
Levels 26-27, One Galle Face Tower, No. 1A, Centre Road, Galle Face, Colombo 02.
Tel: +94 11 2 303 300 | E-mail: info@allianz.lk | Web: www.allianz.lk

Allianz Insurance Lanka Limited is Licensed by the Insurance Regulatory Commission of Sri Lanka (IRCSL).

Endorsements and Warranties:

- Theft Extension: Covers theft as per Penal Code, excluding theft when premises lent or sub-let.
- Temporary Removal: Cover for property temporarily removed within Sri Lanka (limits apply).
- Watchman/Security Warranty: Premises must be guarded outside business hours.
- Adult Occupant Warranty: Premises must not be left unoccupied without an adult occupant.
- First Loss Clause: If property value exceeds first loss sum insured, claim reduced proportionately.

Please refer to page no. 02 - 03 of the policy document for more details on all benefits under this Policy and other benefits

4. Mode of Payment of Premium.

No insurance will be in force until the proposal form has been accepted by the company and premium paid. Cheques should be drawn in favor of Allianz Insurance Lanka Limited and crossed A/C payee only. Online payments can be made by visiting our web page www.allianz.lk

5. Obligation to Disclose Material Facts.

Policyholders must disclose all material facts truthfully and completely at the time of purchasing the policy and during the term of the insurance. A material fact refers to any information that could influence Allianz's decision to accept the risk and determine the terms of coverage.

Importance of disclosure:

- Ensures accurate underwriting and appropriate coverage
- Helps avoid disputes or complications during claims

Failure to disclose material facts may result in:

- **Cancellation** of the policy from inception
- **Denial of claims**, even if unrelated to the undisclosed information
- **Legal action** for false declaration under applicable insurance regulations

6. Obligation of the Policyholder When Making a Claim.

Ensure that you provide evidence confirming the loss occurred due to an insured cause. You are also required to cooperate fully with the insurer in any recovery actions. Please note that any fraudulent claim will result in the forfeiture of all benefits under the policy.

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7. Steps to follow in the event of a claim.

In the event of a loss, please notify both the police and your insurer immediately. A written claim, along with detailed proof of the loss, must be submitted within 7 days.

8. Complaint & Grievance Handling Procedure.

• Dispute resolution method at company level (internal process).

If a customer is dissatisfied with the service received at any customer touchpoint or if a product does not meet expectations, there are several ways to file a complaint. Complaints can be submitted by visiting or writing to the Customer Experience Management Unit at Allianz Insurance Corporate Office, any branch office, or the Customer Care Centre at No 323, Union Place, Colombo 2.

Complaints can also be made by calling the Customer Experience/Complaints Management Unit at 0114 788 796 or 0114 788 814, or through the 24-hour hotline for General Insurance at 0112 303 300. Customers can send an email to info@allianz.lk or complete the feedback form on the website at www.allianz.lk.

• Dispute resolution by the Insurance Ombudsman.

If the customer is not satisfied with the resolution, the complaint can be referred to the Insurance Ombudsman.

Office of Insurance Ombudsman.

No 143A, Vajira Road, Colombo 5.

Telephone – +94 11 250 5542 / +94 11 250 5041

Email – info@insuranceombudsman.lk

Website – <https://insuranceombudsman.lk>

• Dispute resolution by the IRCSL.

Insurance Regulatory Commission of Sri Lanka

(IRCSL).

Director Investigations.

Insurance Regulatory Commission of Sri Lanka.

Level 11 East Tower, World Trade Center, Colombo 01.

Telephone – 0112396184-9 / 0112335167

Email – investigation@irctl.gov.lk

9. Contact Information.

For assistance, the following contact options are available:

- 24/7 Customer Care (Sri Lanka): +94 11 2303300
- Email: info@allianz.lk · Website: www.allianz.lk
- Head Office: Levels 26-27, One Galle Face Tower, No. 1A, Centre Road, Galle Face, Colombo 02.

Data Privacy & Protection.

The Insurer is strongly committed to conducting its business in full compliance, and in accordance with applicable Data Privacy protection laws and regulations. All privacy related matters are governed by Allianz Privacy Notice which is available on the Insurer's official website www.allianz.lk The said privacy notice explains how and what type of personal data will be collected, why it is collected and to whom it is shared or disclosed. Further, the Insurer is committed to keeping your Personal Data only so long as necessary to fulfill the purposes for which the data was collected for or to fulfill legal obligations.

Definition:

Personal Data - means any information relating to an individual pre-approved by the Claims Administrator of the Insurance Company.

10. Importance notice.

The IPID is intended to provide a summary of the main cover and additional covers, if applicable and key features of the policy and is not personalized to your specific individual needs. Complete pre-contractual and contractual terms on the full and personalized information, and exclusions of the product are provided in your policy document. The IPID shall not form a part of the policy/ contract. Therefore, in case of any conflict, the terms and conditions mentioned in the policy document shall prevail.