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| **IMPORTANT** | |
| This Policy is incomplete without the Schedule bearing the same policy number as above and all endorsements.  This Policy and its Conditions should be examined, and if incorrect returned at once for alteration. | |
| Every change affecting the risks insured by this policy must be immediately advised to the Company. Failure to do this might result in the insurance ceasing to be of effect.  The policy is not transferable from the insured to any other person until the Company's written consent has been obtained. | |
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| **BURGLARY INSURANCE- PRIVATE** | |
| **POLICY NO:** | **{POLICYNO}** |
| **INSURED:** | **{INSUREDNAME}** |
| **NAICOM UID:** | **{NAICOMUID}** |
| In the event of any loss or damage notice should be given **IMMEDIATELY**to: | |
| **CORNERSTONE INSURANCE PLC**  **Block D Plot 21, Water Corporation Drive, Oniru Extension, P.O.BOX 75370**  **(off Ligali Ayorinde Street)**  **Victoria Island, Lagos** | |
| Followed by such further steps as are required by the Conditions of this policy. | |
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| **BURGLARY POLICY** | | |
| **(PRIVATE DWELLINGS)** | | |
| Whereas the Insured by a Proposal which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the Insurance hereinafter expressed.  Now therefore in consideration of the payment of the Premium and subject to the terms, exceptions, limitations, and conditions contained herein or endorsed hereon (hereinafter collectively referred to as "the Terms of this Policy") the Company will indemnify the Insured against loss or damage as hereinafter provided occurring during the Period of Insurance by an Insured Peril.    The Company may at its option repair reinstate or replace any property lost or damaged or may pay in cash the amount of the loss or damage. | | |
| **SECTION I** | | |
| **PROPERTY IN THE PREMISES** | Loss of or damage to the Property Insured belonging to the Insured or to members of his family permanently residing with him while such property is contained in the premises. | |
| **SECTION II** | | |
| **PROPERTY TEMPORARILY REMOVED FROM THE PREMISES** | [a] | Loss of or damage to any of the property insured under Section I of this policy removed from the Premises for not more than sixty days in all in any one year of insurance whilst within the Geographical Limits and contained in any private residence, hotel, club, inn, boarding, or lodging house in which the Insured or a member of his family permanently residing with him is at the time of the loss or damage temporarily residing. |
|  | [b] | Loss of or damage to Valuables as within defined and Articles Specifically Insured forming part of the property insured under Section I of this Policy whilst temporarily deposited in a bank or safe deposit or an occupied private residence within the Geographical Limits. |
| **SECTION III** | | |
| **DAMAGE TO PREMISES** |  | Damage to the buildings in the Premises  Provided such damage would be the responsibility of the Insured |

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| **EXCEPTIONS**  The company will not indemnify the Insured in respect of: | | | |
| 1. | any consequence of earthquake, riot, civil commotion, war, invasion act of foreign enemy, hostilities (whether war be declared or not) civil war rebellion, revolution, insurrection, or military or usurped power.  In any claim and in any action suit or other proceeding where the Company alleges that by reason of this Exception any loss or damage is not covered by this Policy the burden of proving that such loss or damage is covered shall be upon the Insured. | | |
| 2. | loss or damage | | |
|  | [a] | directly or indirectly caused by or arising from or in consequence of or contributed to by: | |
|  |  | [i] | ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this Exception, combustion shall include any self-sustaining process of nuclear fission. |
|  |  | [ii] | Nuclear weapons material. |
|  | [b] | by fire or explosion or which can be insured against by a Glass Insurance policy. | |
|  | [c] | of or to articles more specifically insured under another policy of insurance. | |
|  | [d] | of or to deeds, bonds, bills of exchange, bank treasury or promissory notes, cheques, money, securities for money, stamps, collections of stamps or coins, medals, manuscripts or documents of any kind, sculptures, patterns, plans, models, moulds, designs, rare books, business books, or papers unless specifically insured hereunder. | |
|  | [e] | of or to the property Insured contained in the premises. | |
|  |  | [i] | happening during any continuous period of unoccupancy of the premises after the first twenty-one days of such unoccupancy. |
|  |  | [ii] | happening during unoccupancy of the Premises after the Premises have been unoccupied for sixty days in all in any one year of insurance |
|  |  | [iii] | happening while the Premises are lent, let, or sublet. |
|  | [f] | where any of the insured's family or domestic staff or any person lawfully on the premises is concerned as principal or accessory. | |
| **LIMITATIONS OF LIABILITY** | | | |
| Except for furniture, household appliances, organs, pianos, gramophones, radio and television sets, and Articles Specifically Insured, the amount payable for any one article of the property Insured shall not exceed 5 per cent of the Total Sum Insured. The Company's liability under Sections I and II of this Policy shall not exceed the Sum Insured on each Item of the Property Insured. | | | |

**CONDITIONS**

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| 1. | The due observance and fulfilment of the Terms of this policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the proposal shall be conditions precedent to any liability of the Company to make any payment under this policy. | |
| 2. | This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this policy or of the Schedule shall bear such meaning wherever it may appear. | |
| 3. | The Insured shall take all reasonable precautions for the safety of the Property Insured and there shall be no claim under this policy in respect of any article merely because it cannot be found until evidence satisfactory to the Company that it has been stolen is adduced. | |
| 4. | On the happening of any event which may give rise to a claim under this Policy the Insured shall: | |
|  | [a] | give immediate notice in writing to the Company stating the circumstances of the loss or damage and shall take all practicable steps to recover Property Insured which is lost and to discover the guilty person or persons. |
|  | [b] | forthwith inform the police. |
|  | [c] | deliver to the Company as soon as is reasonably practicable a claim in writing containing a detailed statement of the loss or damage with an estimate of the value of the Property insured which is lost and the amount of the damage sustained with all such further particulars, information, and proofs as may be reasonably required. |
| 5. | Immediately upon the happening of any loss or damage as described in Sections I and II of this Policy the Total Sum Insured and the Sums Insured upon the various descriptions of property which have been lost or damaged shall be reduced by the amount of the loss or damage and such reduced Sums Insured shall be the limits of the Company's liability in respect of any further losses or damage occurring during the current Period of Insurance unless the Company consent upon payment of additional premium to reinstate the full sums Insured. | |
| 6. | If any loss or damage or any part thereof is covered by any other Insurance the Company shall not be liable to pay or contribute more than its rateable proportion thereof; | |
| 7. | This Policy shall not be assignable by the Insured to any other person otherwise than by will or operation of law unless and until the Company shall by endorsement of this Policy agree to continue the Insurance in favour of the assignee. | |
| 8. | If the Property Insured shall at the time of any loss or damage covered by this Policy be 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 share of the loss or damage accordingly every Item of the Property Insured shall be separately subject to this Condition. | |
| 9. | The Company may cancel this Policy by sending seven days' notice by registered letter to the Insured at his last known address and in such event the Insured shall become entitled to the return of a proportionate part of the premium corresponding to the unexpired portion of the period of Insurance. | |
| 10. | 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 their behalf for the time being in force where any difference is by this condition to be referred to arbitration the making of an award shall be a condition precedent to any right of action against the company. | |

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|  | **SCHEDULE** |
| POLICY NO: | {POLICYNO} |
| PRODUCT: | {SUBRISK} |
| INSURED: | {INSUREDNAME} |
| ADDRESS: | {INSADDRESS} |
| BUSINESS: | {Occupation} |
| PERIOD OD INSURANCE: | FROM: {StartDate} |
|  | TO:      {EndDate} |
| TOTAL SUM INSURED: | =N={SumInsured} |
| FIRST PREMIUM: | =N={BasicPremium} |
| ANNUAL PREMIUM: | =N={BasicPremium} |
| LOCATION OF RISK: | {RiskLocation} |
| POLICY EXCESS | {PolicyExcess} |
| RENEWAL DATE: | {RenDate}, ANNUALLY |
| EXAMINED: | {SubmitBy} |

**{Signature}**

**For: CORNERSTONE INSURANCE**

**SPECIFICATION ATTACHING TO AND FORMING PART OF BURGLARY INSURANCE-PRIVATE POLICY NO: {POLICYNO} IN THE NAME OF {INSUREDNAME}**

{ListTable}

**MEMORANDA ATTACHING TO AND FORMING PART OF BURGLARY INSURANCE-PRIVATE POLICY NO: {POLICYNO} IN THE NAME OF {INSUREDNAME}**

{ListTable2}

**COMPLAINTS PROCEDURE**

We always aim to meet and exceed your expectation as our well-cherished customer. However, if you are not satisfied with our service, you may lodge your complaints to us in writing through your Broker/Agent or directly {if there is no Broker/Agent} to:

The Group Head, Customer Experience Group,

Customer Services Department

CORNERSTONE INSURANCE PLC

Block D Plot 21, Water Corporation Drive,

Oniru Extension, P.O.BOX 75370

(off Ligali Ayorinde Street)

Victoria Island, Lagos.

Contact Customer Service on:

* Telephone No: 0700 Cornerstone (0700 26763778663)
* Email: [enquiries@Cornerstone.com.ng](mailto:enquiries@Cornerstone.com.ng)

**Information to be provided with the complaint**

Name, address, contact details, and description of the complaint.

**How complaints are handled.**

* Once a complaint is received, the Customer Services Team shall acknowledge receipt of the complaint within 2 days.
* All complaints will be resolved within 3 working days.
* For exceptional cases where a complaint takes a longer time to be resolved, the Customer Services Team will keep the complainant informed of the status on a regular basis.
* In the event of an inability to resolve the complaints, the Complaint Co-Ordinator will ensure compliance with the Arbitration clause spelled out in the policy document.

**The following other options are available for the client/complainant in case the resolution is not satisfactory:**

Arbitration Committee of the Nigerian Insurers Association [NIA] at no extra cost to you.

Address: No 42, Saka Tinubu Street, Victoria Island, Lagos.

Telephone Number: 08029908531

E-mail - [info@nigeriainsurers.org](mailto:info@nigeriainsurers.org)

The Complaint Bureau of the National Commission

Address: Plot 1239, Ladoke Akintola Boulevard

Garki II, PMB 457 Garki

Abuja, Nigeria

Telephone Number: +**234 (09) 875-6021**

E-mail: [contact@naicom.gov.ng](mailto:contact@naicom.gov.ng).

Where the above processes fail to produce the desired result, customers have the right to the competent court of Jurisdiction as the final arbiter.

Thank you for choosing Cornerstone Insurance Plc as your preferred Insurance company.