

**Add on cover Under Office Package Policy**

**1 ACCIDENTAL DAMAGE EXTENSION**

**UIN: IRDAN123CP0066V01201819/A0002V01201819**

The policy is extended to cover, by granting of this extension, accidental, physical, loss or damage or destruction to Buildings, Stock or Other Contents whilst at Insured location, excluding:

- A. loss or damage to:
  - ❖ Buildings, Stock or Other Contents In respect of which a Sum Insured is Not shown in the Schedule
  - ❖ any property excluded by this Section
  - ❖ Loss or damage covered elsewhere under the policy, to which this extension is attached
  - ❖ Loss or damage due to impact damage caused by rail/road vehicle or animal as covered under the policy
  - ❖ Loss or damage due to impact damage caused by insured's own rail/road vehicles, forklift, cranes, stackers and the like or article there from, belonging to or owned by the insured or any occupier of the premises or their employees while acting in the course of their employment
  - ❖ any property whilst in transit other than during incidental movement of such property within insured premises.
  - ❖ machinery, electronic data processing equipment or electronic control equipment occasioned by or happening through any mechanical, electrical, electro-mechanical, electronic or hydraulic malfunction, failure or derangement, breakdown or nonoperation of any kind
  - ❖ glass other than forming part of Stock
  - ❖ property undergoing reconstruction, construction, demolition, repair or maintenance
- B. loss or damage caused by:
  - ❖ an Event listed in this Extension
  - ❖ a cause or occurrence otherwise excluded anywhere in this Extension
  - ❖ unloading or delivery to, or loading prior to dispatch from, the insured location
- C. theft, attempted theft or unexplained inventory shortages
- D. claims arising out of:
  - ❖ latent defect
  - ❖ any manufacturing, processing, packaging or assembly process
  - ❖ normal settling, seeping or shrinkage in Buildings or foundations, walls, pavements, driveways or other structural improvements
  - ❖ corruption, amendment, erasure or interference with computer software.
- E. damage caused directly or indirect expansion, inherent mould, mildew, dampness or dryness of the atmosphere
  - ❖ moths, vermin, termites or other insects
  - ❖ mechanical derangement and mechanical, structural or electrical breakdown
  - ❖ faulty materials or faulty workmanship
- F. the cost of recreating computer records or programs

All other terms Conditions and Exclusion of the policy remain unchanged

Sum insured upto: Any One Accident to Any one Year — Rs.10 / Rs.50 lacs

Deductible: As per Standard Fire and Special peril Policy deductible.

**2 EXPENSES TO AVERT IMMINENT LOSS CLAUSE**

**UIN: IRDAN123CP0066V01201819/A0005V01201819**

In case of loss or damage, or imminent loss or damage to the Property insured hereunder due to a cause indemnifiable under the policy, it shall be lawful and necessary for the insured, his or their factors, servants and assigns, to incur labour and travel for safeguard and recovery of the Property covered hereunder and part thereof without prejudice to this insurance, nor shall such acts of the insured or insurers in recovering saving and preserving Property insured in case of loss or damage be considered a waiver or acceptance of abandonment; the expenses so incurred shall be borne by the insured and the insurers proportionately to the extent of their respective interest, according to the rate and quantity of the loss amount indemnifiable hereunder by the insurers or which would have been indemnifiable hereunder by the insurers but for the actions of the insured.

In the case of imminent loss or damage the insured shall take such action as they consider prudent to prevent or reduce loss of or damage to the property insured and shall inform the insurers as soon as practicable hereafter.

The liability of the insurers under this Endorsement shall not increase the Limit of Liability stated in the Policy and shall be subject to the Deductibles applicable in accordance with the General Conditions specified in this Policy

Limit Applicable: 1% of the policy sum insured subject to maximum of Rs. 10 Lakhs

All other terms and conditions remain unchanged

### **3 MINOR WORKS CLAUSE**

**UIN: IRDAN123CP0066V01201819/A0010V01201819**

In consideration of the payment of additional premium, it is hereby agreed and declared that, notwithstanding anything to the contrary in this policy or in any of its conditions, this policy is extended to include minor alterations and/ or construction and/ or reconstruction and/ or additions and/ or maintenance and/ or modifications and/ or work carried out on any of the property insured under this policy against insured perils. This extension shall be applicable only to policies with RIV clause.

Notwithstanding other terms and conditions herein, this extension to the policy shall only pay in excess of more specific insurance if any, arranged in respect of minor works. This extension does not pay any loss or damage to property which, at the time of the happening of such loss or damage, is insured by any project insurance policy or policies.

It is further agreed & declared that loss of earnings, loss by delay, loss of market or any other consequential or indirect loss whatsoever, shall not be payable under this extension or even under the corresponding Business Interruption policy if any, taken by the insured.

This extension further excludes:

- a. Loss or damage due to faulty design, defective material & bad workmanship
- b. Loss or damage arising out of testing, trial run etc.

Limit of Liability: 10% of the Total Sum Insured under the policy no. \_\_\_\_\_ (other than stocks) in aggregate

All other terms and conditions remain unchanged

### **4 BUILDING FACADE CLAUSE**

**UIN: IRDAN123CP0066V01201819/A0012V01201718**

In consideration of the payment of additional premium, it is hereby agreed and declared that, notwithstanding anything to the contrary in this policy or in any of its conditions, this policy is extended to include

- ❖ Glass that constitutes or is part of the building facade.

All other terms and conditions remain unchanged.

Sum Insured Limit: As declared by Insured

### **5 ADDITIONAL CUSTOMS DUTY**

**UIN: IRDAN123CP0066V01201819/A0123V01202021**

In consideration of the insured having paid an additional premium, it is hereby declared and agreed that the insured shall also be indemnified during the currency of this policy, towards Additional Custom Duty, as mentioned in the Schedule which may be incurred by the insured over and above the Custom Duty amount taken into account in arriving at the Sum Insured of the affected item.

Each and every claim payable under this extension shall be subject to an Excess of 5% of the admissible Additional Custom Duty incurred and will be in addition to the Excess amount applicable for the affected item under the Policy. The Indemnity for such Additional Custom Duty will stand reduced after occurrence of the claim unless reinstated by payment of an additional premium prescribed by the Company.

Limit: Limit selected by the insured

Deductible: 5% of the sum insured subject to the minimum of Rs 25,000.

## 6 BURGLARY

UIN: IRDAN123CP0066V01201819/A0124V01202021

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this policy is extended to cover property named in the Schedule, owned by and belonging to the insured against loss of or damage to Contents or any part thereof whilst contained in the Insured Premises caused by actual or attempted Burglary and/or Robbery during the Period of insurance to the extent of market value of the property insured. Provided that, this extension does not cover :

1. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with Flood, Inundation, Storm, Volcanic eruption, Typhoon, Hurricane, Tornado, Cyclone, Earth Quake or other convulsions of nature or atmospheric disturbances, Riot, Strike and malicious damage unless specifically insured
2. Valuables unless specifically insured
3. Loss or damage which is recoverable under any other policy of insurance
4. Consequential loss or legal liability of any kind
5. Claim for interest on any account whatsoever
6. Loss of money and/or other property abstracted from safe and/or from the premises insured following the use of the key to the said safe/premises insured or any duplicate thereof belonging to the insured, unless such key has been obtained by assault or violence or any threat.
7. Property insured kept and/or lying in an unlocked building
8. This policy of insurance shall cease to attach
  - a. If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights.
  - b. If the insured shall cause or suffer any material alteration to be made in premises or anything to be done where by the risk is increased.
  - c. To any property, the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law.
  - d. Unless in every case the consent of the insurer to the continuance of the insurance thereon is obtained and signified on policy of insurance
9. Loss by mysterious disappearance, misplacement or missing of item
10. Loss discovered only at the time of taking an inventory

Provided further that, the Insured shall keep a daily record of the amount of cash contained in the safe or strong room and such record shall be deposited in a secure place other than the Safe or Strong room and produced as documentary evidence in support of a claim under this Policy of insurance. The keys of the safe or strong room shall not be left on the premises out of business hours unless the premises are occupied by the Insured or any other authorized employee of the Insured in which case the keys shall be deposited in a secure place not in the vicinity of the Safe or Strong room.

The insured shall maintain the necessary books and records and shall have proper book-keeping of all the transactions. The same shall be produced to the insurer for their inspection on demand at any time during the policy period.

Upon the happening of any event giving rise to a claim under this clause:

- a. The insured shall give immediate notice thereof in writing to the nearest office of the company with copy to the Policy Issuing Office as well as lodge forthwith a complaint with the Police.
- b. **Condition of Average:**

If in the event of loss or damage it is found that the actual total value of the property exceeds the total value declared to the insurer then the liability of the insurer is restricted to the same proportion of the loss or damage as the declared total value bears to the actual total value

**Conditions:**

- Items shall not include valuables like Gold, silver, bullion, money, portable electronic equipment ☐ No first Loss cover
- Excess as per Fire policy
- No theft extension available

**Sum Insured:** At the option of the insured.

## 7 CAPITAL ADDITIONS CLAUSE

UIN: IRDAN123CP0066V01201819/A0125V01202021

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this policy of insurance is extended to indemnify the insured in respect of loss of or damage to

- 1.1 any buildings, machinery, other equipment, furniture, fixture, fittings excluding stocks acquired or operated by or held in the care, custody or control of the insured after the inception of this policy of insurance and not included in the schedule.
- 1.2 any additions or extensions to property insured which have been carried out after the inception of this policy of insurance collectively referred to as "capital additions".

1.3 Any increase in the new replacement value as a result of such capital additions shall not exceed the percentage of the total sum insured or limit specified in the schedule.

This additional insurance cover is also subject to the insured advising the insurer within 30 days of the particulars of any such capital additions and in case of the capital additions exceeding the limit specified in the schedule the payment of any additional premium the insurer may require.

**Sum Insured:** Upto 10% of the sum insured or limit selected

## **8 CIVIL AUTHORITY**

**UIN: IRDAN123CP0066V01201819/A0126V01202021**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this policy of insurance insures against loss or increased cost occasioned by any Civil Authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder following an indemnifiable loss.

Subject to the limit of sum insured property which is insured under this policy of insurance is also covered against the risk of damage or destruction by civil authority during a conflagration and for the purpose of retarding the same provided that neither such conflagration nor such damage or destruction is caused or contributed to by war, invasion, revolution, rebellion, insurrection or warlike operations as more fully described in policy elsewhere.

**Sum Insured :** Upto 10% of the sum insured or limit selected

## **9 CLEARANCE OF DRAINS**

**UIN: IRDAN123CP0066V01201819/A0127V01202021**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the cover provided by this policy is extended to include expenses necessarily and reasonably incurred in clearing, cleaning and/or repairing drains, gutters, sewers and the like blocked or damaged as a result of the action of any of the perils insured by this policy. **Sum Insured:** 10% of the Building SI

**Excess:** 10% of limit selected

## **10 CONSEQUENTIAL REDUCTION IN VALUE**

**UIN: IRDAN123CP0066V01201819/A0128V01202021**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this policy covers the reduction in value of insured merchandise that is a part of pairs, sets, or components, directly resulting from physical loss or damage insured by this Policy to other insured parts of pairs, sets or components of such merchandise. If settlement is based on a constructive total loss, the Insured will surrender the undamaged parts of such merchandise to the Company.

**Sum Insured:** Selected SI subject to a maximum of 10% of the policy sum insured **Excess:** 10% of the limit selected.

## **11 COST OF REWRITING RECORDS CLAUSE**

**UIN: IRDAN123CP0066V01201819/A0129V01202021**

The insurance hereby extends to indemnify the insured the cost, charges and expenses incurred in replacement or restoring documents but only for the value of the material and not for their value to the insured, which may have been destroyed, damaged or mislaid.

It is understood that the said documents may consist of deeds, views, agreements, maps, plans, records, books, letters, certificates and the like, but bearer bonds, coupons, bank currency notes or other negotiable instruments shall deemed to be excluded from this insurance.

It is further understood that the company shall be liable for an amount not exceeding the limit specified in the schedule in aggregate.

limit: To be selected by the insured before inception of cover

**12 DAMAGE BY GOVERNMENT AUTHORITIES**

**UIN: IRDAN123CP0066V01201819/A0130V01202021**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this policy of insurance covers physical loss of or damage to the property insured or expenses incurred by the Insured directly caused by any act or order of any governmental authority acting under the powers vested in them to prevent or mitigate the pollution hazard or threat thereof, resulting directly from damage to the property insured, provided such act of governmental authority has not resulted from lack of due diligence by the insured to prevent or mitigate such hazard or threat

**Sum Insured:** Upto 10% of the SI under the Policy

**13 DE-CONTAMINATION CLAUSE**

**UIN: IRDAN123CP0066V01201819/A0131V01202021**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this policy is extended to cover when insured property is contaminated as a direct result of physical damage insured by this policy and there is in force at the time of the loss any law or ordinance regulating contamination, including but not limited to the presence of pollution or hazardous material, then this Policy covers, as a direct result of enforcement of such law or ordinance, the increased cost of decontamination and/or removal of such contaminated insured property in a manner to satisfy such law or ordinance. This Additional Coverage applies only to that part of insured property so contaminated as a direct result of insured physical damage.

The company is not liable for the costs required for removing contaminated uninsured property nor the contaminant therein or thereon, whether or not the contamination results from an insured event.

**Sum Insured:** Selected SI not exceeding 10% of the stock sum Insured.

**14 DEFENCE COST**

**UIN: IRDAN123CP0066V01201819/A0132V01202021**

It is noted and agreed that this Policy, subject to all of its provisions, also insures the costs and fees to defend any claim or suit against the Insured and/or its directors, officers and/or employees alleging physical loss or damage as insured against to property of others in the care, custody or control of the Insured to the extent of the Insured's liability therefore even if such claim or suit is groundless, false or fraudulent; but the Company may without prejudice make such investigation, negotiation or settlement of any such claim or suit as it deems expedient.

Provided always that the Company's liability under this extension shall not exceed Rs. \_\_\_\_\_ (as per Schedule) any one occurrence and in aggregate.

However, the liability of the Company under this endorsement and this Policy shall in no case exceed the total Sum Insured on the Policy.

The extension under this endorsement shall be subject to the same Terms, Conditions and Exceptions of this Policy unless otherwise to the contrary stated under this Endorsement only.

**Limit:** To be selected by the insured.

**Deductible:** 5% of the sum insured subject to the minimum of Rs.25,000/-

**15 EMPLOYEES PERSONAL PROPERTY EFFECT**

**UIN: IRDAN123CP0066V01201819/A0133V01202021**

This policy is extended to include loss of or damage to personal property of employees for which the insured is responsible whilst at the premises of the insured or damage to personal property of employees for which the insured is responsible while at the site or right-of-way, provided that the insurers shall not be responsible for more than Rs. 2,50,000 per employee and Rs. 25,00,000 in aggregate per occurrence; this endorsement is subject to a special deductible (regardless of the main deductible applicable to any other property insured lost or damaged by the same insured event or occurrence) of Rs. 12,500 per employee and Rs. **2,50,000 per occurrence**.

**Sum Insured:** To be selected by the insured before inception of cover.

**16 EXPEDITING EXPENSES/INCREASED COST OF WORKING**  
**UIN: IRDAN123CP0066V01201819/A0134V01202021**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this policy of insurance is extended to indemnify the insured up to the limit of indemnity specified in the schedule in respect of reasonable extra cost for overtime, night work, work on public holidays, express freight, air freight reasonably and necessarily incurred to rectify loss of or damage to property insured following an indemnifiable loss under the policy.

**Sum Insured:** 5% of the claim amount or limit selected whichever is less.

**17 FIRE EXTINGUISHING EXPENSES**  
**UIN: IRDAN123CP0066V01201819/A0135V01202021**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this policy is extended to cover, the insurer will pay not more than percentage of the claim amount or limit as specified in the schedule for the following costs :

- Refilling fire extinguishing appliances
- Recharging CO2 flooding systems
- Replacing used sprinkler head following a fire
- Cost of watchman/attendant services at the scene of fire.

Provided that, this extension is applicable only when there is an admissible claim under the policy and such expenses which are reasonably and necessarily incurred should be supported by bills and documents.

**Sum insured:** 5% of the claim amount or limit selected

**18 INVOLUNTARY BETTERMENT**  
**UIN: IRDAN123CP0066V01201819/A0136V01202021**

Notwithstanding condition of reinstatement, in the event that new property insured of like kind and quality is not obtainable property insured which is as similar as possible to that which has sustained damage and which is capable of performing the same function shall be deemed to be new property insured for like kind and quality and in no event shall this be considered as a betterment to the insured.

In the event of replacement with new property insured the insurer will pay the cost of purchasing and installing technologically current property insured which is necessitated by incompatibility between

- (1) New property insured installed to replace property insured which has sustained damage And
- (2) Existing property insured which has not incurred damage at the same or an interdependent location

Provided always that

- a) Damage was directly caused to the property insured
- b) The insurer shall be liable only for the amount sufficient to enable the insured to resume operations in substantially the same manner as before the damage
- c) The insurer shall be liable for only the difference between
  - I) The highest sales value of the existing property insured which has not incurred damage at the same or interdependent location and
  - II) The installed cost of the technologically current property insured
- d) The liability of the insurer shall not exceed the inner limit of liability stated in the specification.

**Sum Insured:** The sub-limit specified in the schedule.

**19 LANDSCAPE GARDENS**  
**UIN: IRDAN123CP0066V01201819/A0137V01202021**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this policy is extended to cover the following costs and expenses

- Cost of seeds and cost of surface soils eroded by perils covered or cost of purchasing the plant whichever is less.
- Labour costs for soil preparation and sowing/replanting
- Cost of pesticides and fertilizers including labour



incurred with insurer's consent in making good destruction or damage to landscaped gardens or grounds at the insured's premises caused by Fire, Explosion, Storm, Flood and Inundation (unless excluded by the Policy) up to the limit specified in the Schedule and subject to production of bills.

The insurer will not pay for

- The deductible specified in the Schedule
- Cost for movement of soil other than as necessary for surface preparation
- Failure of trees, shrubs or turf to become established following replanting
- The failure of seeds to germinate
- Cost of consultation/architect's fees

**Sum Insured:** Actual cost incurred not exceeding 1% of sum insured

## 20 LEAK SEARCH/FINDING COST

**UIN:** IRDAN123CP0066V01201819/A0138V01202021

In addition to indemnifiable costs of repair or replacement the company will indemnify the assured of the cost and expenses necessarily and reasonably incurred in locating and obtaining access to any part or parts of the insured property in order to locate and repair leaks or other damages subject to a limit mentioned in the schedule **for each and every occurrence**.  
Deductible: 5% of the SI subject to the minimum of Rs 25,000 Limit: To be selected by the insured

## 21 LOSS MINIMISATION EXPENSES

**UIN:** IRDAN123CP0066V01201819/A0139V01202021

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this policy of insurance is extended to indemnify the insured upto the limit of indemnity specified in the schedule in respect of expenses for loss minimisation necessarily incurred by the insured to prevent any aggravation of an insured loss or damage including moving/shifting of property insured if this contributes loss minimisation following an indemnifiable loss under the policy.

**Sum Insured:** 5% of the claim amount or limit selected whichever is less

## 22 MOULD AND FUNGI

**UIN:** IRDAN123CP0066V01201819/A0140V01202021

A. This policy only insures damage to property insured, by mould, mildew, fungus or spores when directly caused by damage to property insured during the period of insurance by one of the following listed perils:

Fire, Lightning, explosion, aircraft or other aerial devices or articles dropped there from, riot, civil commotion, strikers, lockedout workers, persons taking part in labour disturbances, malicious persons, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal.

This coverage is subject to all limitations of the policy and in addition to each of the following specific limitations:

1. The said property must be insured for damage by the listed peril as detailed above
2. The insured must report to the insurer the existence and cost of the damage by mould, mildew, fungus or spores as soon as practicable, but no later than \_ months (as per the policy schedule) after the listed peril as detailed above first caused by damage to such insured property during the period of insurance. This policy does not insure any damage by mould, mildew, fungus or spores first reported to the insurer after the period mentioned above.

B. Except as set forth in A. above, this policy does not insure any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to mould, mildew, fungus or spores of any type, nature or description.

**Sum Insured:** To be declared by the insured.

Deductible: 5% of the sum insured subject to the minimum of Rs 25,000.

## 23 NEW LOCATION COVER

**UIN: IRDAN123CP0066V01201819/A0141V01202021**

Property at a new location required by the insured, other than those in operation or acquired prior to the effective date of this coverage, is automatically covered up to \_\_\_\_\_ (sum insured limit to be specified in the schedule) on content of the location involved for a period up to 15 days from the date of acquisition. It is understood that the insured shall declare within 15 days from the date of acquisition the value of property at any such location acquired and will pay the appropriate additional premium from the date of acquisition on pro rata basis at the basic rate.

**Sum Insured:** Up to the limit specified in the schedule.

## 24 OMISSION TO INSURE, ADDITIONS, ALTERATIONS OR EXTENSIONS

**UIN: IRDAN123CP0066V01201819/A0142V01202021**

The Insurance by this Policy extends to cover Buildings and/or Machinery, Plant and other Contents as defined in Columns..... Here of which the insured may erect or acquire or for which they may become responsible :-

b) for use as factories

1. The liability under this Extension shall not exceed in respect of (a) above, upto 10% of the Sum Insured by each item, in respect of (b) above, upto 10% of the Sum Insured
2. The Insured shall notify the Insurer of each additional insurance as soon as it shall come to their knowledge and shall pay the appropriate additional premium thereon from the date of inception.
3. Following the advice of any additional insurance as aforesaid, cover by this extension shall be fully reinstated.
  - A. No liability shall attach to the insurers in respect of any Building, Machinery, Plant or other Contents while such property is otherwise insured. All new additions to Buildings and/or Machinery and Plant not specifically insured/included during the currency of the policy should be declared at the end of the year and suitable additional premium paid on pro rata basis from the date of completion of the construction /erection of additions may be suitably adjusted.  
If the insured fails to declare the values of such additions within 30 days after the expiry of the policy, there shall be no refund of the advance premium collected.
  - B. Other Contents' in the above clause shall mean 'Furniture and Fittings' and does not include 'Stocks'

**Sum Insured:** upto 10% of Sum Insured

## 25 POLLUTANT CLEAN UP AND REMOVAL

**UIN: IRDAN123CP0066V01201819/A0143V01202021**

It is noted and agreed that notwithstanding anything contained in this Policy to the contrary, in the event of direct physical loss or damage to the property insured hereunder arising directly from seepage and/or pollution and/or contamination, this Policy (subject otherwise to its terms, conditions, exceptions, and limitations including but not limited to any applicable deductible) extends to cover costs and expenses necessarily and reasonably incurred by the

Insured for

- (1) Removing debris of the property insured hereunder destroyed or damaged from the location of the loss; and/or
- (2) cleaning up, at the location of the loss, made necessary as a result of such direct physical loss or damage; and/or
- (3) cleaning up and removing pollutants from land and water confined within Insured's premises.

Provided that this policy does not insure against the costs of decontamination or removal of water, soil or any other substance not covered by this Policy on or under such premises.

It is a condition precedent to recovery under this extension that the Company shall have paid or agreed to pay for direct physical loss or damage to the property insured hereunder unless such payment is precluded solely by the operation of any deductible and that the Insured shall give notice to the Company of intent to claim for cost of removal of debris or cost of clean-up NO LATER THAN 12 MONTHS AFTER THE DATE OF SUCH PHYSICAL LOSS OR DAMAGE.

Provided always that the Company's liability under this extension shall not exceed Rs. \_\_\_\_\_ (as per Schedule) any one occurrence and in aggregate.

However, the liability of the Company under this endorsement and this Policy shall in no case exceed the Total Sum Insured on the Policy. It is understood and agreed that this Policy does not insure against fines, penalties, and expenses directly attributable to such fines and penalties incurred or sustained by or imposed the Insured at the order of any government agency, court or other authority arising from any cause whatsoever.

Nothing in this Endorsement shall override any radioactive contamination exclusion clause in this Policy to which this Endorsement is attached

All other terms and conditions remain unchanged



Sum Insured: At the option of the insured.

Deductible: 5% of the sum insured subject to the minimum of Rs.25,000/- All other terms and conditions remain unchanged.

**26 PROPERTY IN COURSE OF CONSTRUCTION/ERECTION**

**UIN: IRDAN123CP0066V01201819/A0144V01202021**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the policy shall automatically include minor alterations and/or construction and/or re-construction and/or additions and/or maintenance and/or testing and commissioning and/or modifications and/or work carried out on any of the property insured under this policy.

Sum Insured: Up to 10% of the SI under SECTION I – ‘Material Damage’.

**27 PROPERTY OUTSIDE/AWAY FROM THE PREMISES**

**UIN: IRDAN123CP0066V01201819/A0145V01202021**

**Coverage:** The insured may keep anywhere (without restrictions as to construction of the premises concerned) part of the property (including goods) in the open, but machinery and equipment away from the premises is subject to a sub-limit per location per event as shown in the Schedule. Cover is extended to include stocks outside plant premises in tanks/pipelines or for conversion, stock in depot whether owned or leased.

**Sum Insured:** Quantum limit and time limit for the cover is to be selected by the insured before inception of cover.

**28 ROAD PAVEMENTS AND STREET FURNITURE**

**UIN: IRDAN123CP0066V01201819/A0146V01202021**

The insurance provided by this section extends to include damage to roads, pavements and street furniture.

The liability of the insurer shall not exceed the sub limit of liability stated in the specification.

Sum Insured: It should represent the total value of roads, pavements and street furniture which is owned by the insured or for which the insured is legally responsible.

Deductible: 5% of the sum insured subject to the minimum of Rs 25,000.

**29 START UP EXPENSES (NON INDUSTRIAL RISK)**

**UIN: IRDAN123CP0066V01201819/A0147V01202021**

**Coverage:** Subject to the insured having paid the agreed extra premium, this policy of insurance is extended to cover loss sustained due to specified start-up costs reasonably and necessarily incurred towards temporary power or fuel up to the time to restart the operations in a normal start-up procedure but does not cover expenses beyond the moment the operations commences in the insured location and subject to the sum insured specified in the schedule following the operation of an insured peril under the policy of insurance.

**Sum Insured:** 10% of the policy sum insured.

**30 TEMPORARY REMOVAL OF OTHER PROPERTY**

**UIN: IRDAN123CP0066V01201819/A0148V01202021**

**Coverage:** Subject to the insured having paid the agreed extra premium, this policy of insurance is extended to cover removal of property insured temporarily (other than stock) for cleaning, renovation, repair or other similar purposes, elsewhere/on the same/or to any other premises and in transit thereto and therefrom by road, rail or inland waterway but excluding ocean marine/air transit. Provided that, this policy is extended to cover loss or damage to such property insured under this extension arising from any of the operation of the insured peril. Provided further that, the amount recoverable under this policy in respect of each item shall not exceed the amount which would have been recoverable had the loss occurred in that part of the insured locations from which the property is temporarily removed.

**Sum Insured:** Up to 10% of the P & M SI under the Policy

**31 TEMPORARY REPAIR COST**

**UIN: IRDAN123CP0066V01201819/A0149V01202021**

**Coverage:** On payment of additional premium the proposed add-on product covers the reasonable and necessary costs incurred to pay for the temporary repair of the damaged insured property and to expedite the permanent repair or replacement of such damaged property.

**Exclusions:**

This additional coverage does not cover costs:

- a) Recoverable elsewhere in this policy;
- b) Of permanent repair or replacement of damaged property;
- c) Leak search cost.

**Sum Insured:** At the option of the insured.

**Deductible:** 5% of the sum insured subject to the minimum of ₹25000.

**32 UNDECLARED PROPERTY OF OTHERS**

**UIN: IRDAN123CP0066V01201819/A0150V01202021**

**Coverage:** On payment of additional premium the proposed add-on product covers the property of others which the insured is responsible for or has agreed to insure or is required to insure but did not declare such property under the insured's books or records or other business document. This extension is applied to the said property at any location within India.

**Sum Insured:** At the option of the insured.

**Deductible:** 5% of the sum insured subject to the minimum of ₹25000.

**33 VALUABLE PAPERS AND RECORDS**

**UIN: IRDAN123CP0066V01201819/A0151V01202021**

**Coverage:** On payment of additional premium the proposed add-on product covers any valuable papers and records and in case of loss of or damage to the property insured, the basis of valuation and settlement of any claim shall be valued at the cost to reproduce the property as of the date of reproduction including the cost of gathering and/or assembling information.

**Sum Insured:** At the option of the insured.

**Deductible:** 5% of the sum insured subject to the minimum of ₹25000.

**34 WORKMEN ALLOWED**

**UIN: IRDAN123CP0066V01201819/A0152V01202021**

**Coverage:** It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, workmen are allowed to work in the buildings for the purposes of effecting any repairs, minor additions and alterations or decorations without prejudice to this insurance.

**Sum Insured:** Not applicable.

**35 WORKS OF ARTS**

**UIN: IRDAN123CP0066V01201819/A0153V01202021**

**Coverage:** Subject to the insured having paid the agreed extra premium, this policy of insurance is extended to indemnify the insured the agreed value in respect of loss of or damage to works of art displayed at the insured premises as specified in the Schedule for the purposes of decoration following the operation of an insured peril.

**Sum Insured:** As per the agreed value between the insured and the insurer.

**Condition:** Partial losses shall be subject to depreciation.