Policy Wording Add-On Clauses: Standard Fire and Special Perils Policy

Sr. No.	Coverage	UIN
1.	Primary and Non-contributory clause	IRDAN137CP0036V01201819/A0001V01202526
2.	Waiver of Subrogation	IRDAN137CP0036V01201819/A0002V01202526
3.	Brand or Trademarks (Clause)	IRDAN137CP0036V01201819/A0003V01202526
4.	Non-invalidation	IRDAN137CP0036V01201819/A0004V01202526
5.	Workmen's Clause	IRDAN137CP0036V01201819/A0005V01202526
6.	Waiver of Under Insurance upto agreed limit	IRDAN137CP0036V01201819/A0006V01202526
7.	Pair and sets / Consequential reduction in Value	IRDAN137CP0036V01201819/A0007V01202526
8.	Accidental Damage Cover Clause	IRDAN137CP0036V01201819/A0008V01202526
9.	Undamaged stock and loss on Re-sale	IRDAN137CP0036V01201819/A0009V01202526
10.	Sprinkler Upgradation Cost	IRDAN137CP0036V01201819/A00010V01202526
11.	Outbuilding Clause	IRDAN137CP0036V01201819/A00011V01202526
12.	Undamaged Foundations	IRDAN137CP0036V01201819/A00012V01202526
13.	Unpacking Expense Clause	IRDAN137CP0036V01201819/A00013V01202526
14.	Cost of Clearing Drains Clause	IRDAN137CP0036V01201819/A00014V01202526
15.	Involuntary betterment/ Modification Cost/ Incompatibility Expenses/ Technological Advancement	IRDAN137CP0036V01201819/A00015V01202526
16.	Smoke Damage Extension	IRDAN137CP0036V01201819/A00016V01202526
17.	Accounts receivable clause	IRDAN137CP0036V01201819/A00017V01202526
18.	Accidental Discharge of Gas Flooding Systems	IRDAN137CP0036V01201819/A00018V01202526
19.	Seasonal Enhancement of Stocks Cover Add On Cover Under SFSP	IRDAN137CP0036V01201819/A00019V01202526
20.	Goods and Stocks undergoing any heating or drying process	IRDAN137CP0036V01201819/A00020V01202526
21.	Exhibition, Exposition, Fair or Trade Show	IRDAN137CP0036V01201819/A00021V01202526
22.	Unrepaired Damage	IRDAN137CP0036V01201819/A00022V01202526
23.	Damage to Building (Occasioned by Theft)	IRDAN137CP0036V01201819/A00023V01202526
24.	Nominated Loss Adjusters	IRDAN137CP0036V01201819/A00024V01202526
25.	Obsolete Equipment Clause	IRDAN137CP0036V01201819/A00025V01202526
26.	Capital Additions	IRDAN137CP0036V01201819/A00026V01202526
27.	Plans, Documents and Computer Systems Records	IRDAN137CP0036V01201819/A00027V01202526

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28.	Expediting expenses	IRDAN137CP0036V01201819/A00028V01202526
29.	Deliberate Damage	IRDAN137CP0036V01201819/A00029V01202526
30.	Property of Employees and Visitors/Personal Effects	IRDAN137CP0036V01201819/A00030V01202526
31.	Landscaping Cost	IRDAN137CP0036V01201819/A00031V01202526
32.	Vehicle Load Clause	IRDAN137CP0036V01201819/A00032V01202526
33.	Mould & Fungi Cover	IRDAN137CP0036V01201819/A00033V01202526
34.	Damage to Underground Services	IRDAN137CP0036V01201819/A00034V01202526
35.	Contamination and or Co-mingling of Stock	IRDAN137CP0036V01201819/A00035V01202526
36.	Additional customs duty (contingent)	IRDAN137CP0036V01201819/A00036V01202526
37.	Automatic cover for new Location	IRDAN137CP0036V01201819/A00037V01202526
38.	Claims preparations costs	IRDAN137CP0036V01201819/A00038V01202526
39.	Sue and Labour	IRDAN137CP0036V01201819/A00039V01202526
40.	Decontamination and Cost of Clean Up	IRDAN137CP0036V01201819/A00040V01202526
41.	Catalyst and Consumable (including lining and refractory) interest in process	IRDAN137CP0036V01201819/A00041V01202526
42.	Leak Search and Finding Cost	IRDAN137CP0036V01201819/A00042V01202526
43.	Theft & Larceny Cover	IRDAN137CP0036V01201819/A00043V01202526
44.	Burglary, Housebreaking & Robbery Cover	IRDAN137CP0036V01201819/A00044V01202526
45.	Lawns, Plants, Shrubs or Trees	IRDAN137CP0036V01201819/A00045V01202526
46.	Shutdown Expenses	IRDAN137CP0036V01201819/A00046V01202526
47.	Tenants Improvement	IRDAN137CP0036V01201819/A00047V01202526
48.	Property Outside/Away From the Premises	IRDAN137CP0036V01201819/A00048V01202526
49.	Cost of Re-Writing Records	IRDAN137CP0036V01201819/A00049V01202526
50.	Contract Works	IRDAN137CP0036V01201819/A00050V01202526
51.	Protection and Preservation of Property	IRDAN137CP0036V01201819/A00051V01202526
52.	Molten Material Spillage	IRDAN137CP0036V01201819/A00052V01202526
53.	Aggravation Clause	IRDAN137CP0036V01201819/A00053V01202526
54.	Payee Clause	IRDAN137CP0036V01201819/A00054V01202526
55.	Property Testing & Commissioning Clause	IRDAN137CP0036V01201819/A00055V01202526
56.	Contract Price Insurance Clause	IRDAN137CP0036V01201819/A00056V01202526

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57.	Multiple Insured Clause	IRDAN137CP0036V01201819/A00057V01202526
58.	Margin Clause	IRDAN137CP0036V01201819/A00058V01202526
59.	Minor work	IRDAN137CP0036V01201819/A00059V01202526
60.	Broad Water Damage	IRDAN137CP0036V01201819/A00060V01202526
61.	Dewatering Expenses Clause	IRDAN137CP0036V01201819/A00061V01202526
62.	Green Clause	IRDAN137CP0036V01201819/A00062V01202526
63.	OEM parts	IRDAN137CP0036V01201819/A00063V01202526
64.	Destruction of Sound Property	IRDAN137CP0036V01201819/A00064V01202526
65.	Key and Lock Clause	IRDAN137CP0036V01201819/A00065V01202526
66.	Appraisement Clause	IRDAN137CP0036V01201819/A00066V01202526
67.	Fine Arts/Works of Art	IRDAN137CP0036V01201819/A00067V01202526
68.	Goods Held In Trust/ Lease Hold Assets	IRDAN137CP0036V01201819/A00068V01202526
69.	Resilient Repairs Clause	IRDAN137CP0036V01201819/A00069V01202526
70.	Electrical Clause/ Electrical Installation Clause	IRDAN137CP0036V01201819/A00070V01202526
71.	Temporary Removal of Property	IRDAN137CP0036V01201819/A00071V01202526
72.	Insurance of additional expenses of rent for an alternative accommodation (Tenant Or Owner Occupant)	IRDAN137CP0036V01201819/A00072V01202526
73.	Crane Hiring Charges	IRDAN137CP0036V01201819/A00073V01202526
74.	Breakage of Fixed Glass and Outdoor Signs	IRDAN137CP0036V01201819/A00074V01202526
75.	Outage Clause	IRDAN137CP0036V01201819/A00075V01202526
76.	Defrayed Customer Charges	IRDAN137CP0036V01201819/A00076V01202526
77.	Increased Cost Of Construction & Demolition Charges	IRDAN137CP0036V01201819/A00077V01202526
78.	Outbuilding Clause Roads Pavement / Street Furniture clause	IRDAN137CP0036V01201819/A00078V01202526
79.	Designation of Property Clause	IRDAN137CP0036V01201819/A00079V01202526
80.	Bankruptcy And Insolvency Clause	IRDAN137CP0036V01201819/A00080V01202526
81.	No Control Clause	IRDAN137CP0036V01201819/A00081V01202526
82.	Error and Omission	IRDAN137CP0036V01201819/A00082V01202526

1. Primary and Non-contributory clause

It is expressly agreed that this policy provides primary insurance cover and shall not be contributory to any other policy that may exist whether the other policy also covers the interest of the insured or not Subject other wise to the terms and conditions of the Policy.

2. Waiver of Subrogation

It is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions that in the event of the claim arising under this policy, the Company agrees to waive any rights remedies or relief to which they might become entitled by subrogation against specific parties maximum upto 10% of policy sum insured.

3. Brand or Trademarks Clause

In the event of loss or damage by a peril insured against to property bearing a brand or trademark or which in any way carries or implies the guarantee or responsibility of the manufacturer or Insured, the salvage value of such damaged property shall be determined after removal in the customary manner of all such brands or trademarks or other identifying characteristics.

The Insured shall have full right to the possession of all goods involved in any loss under this policy and shall retain control of all damaged goods. The Insured, exercising reasonable discretion, shall be the sole judge as to whether the goods involved in any loss under this policy are fit for consumption and no goods so deemed by the Insured to be unfit for consumption shall be sold or otherwise disposed of except by the Insured or with the Insider's consent but the Insured shall allow Insurers any salvage obtained on the sale or other disposition of such goods.

The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance

4. Non-invalidation Clause

It is hereby agreed that this insurance shall not be invalidated by:

1. Any change of occupancy or increase of risk-taking place in the property insured without the insured's knowledge provided that they shall, immediately on the same coming to their knowledge, advise the insures and pay any additional premium that may be required form the date of such increase of risk.
2. Workmen on the premises for the purposes of effecting repairs, minor alterations to the premises or general maintenance purposes and the like.

5. Workmen's Clause

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon that, the insurance by this Policy extends to cover minor extensions or alterations, installations, maintenance or similar activities carried out by workmen without prejudice to the coverages provided under this Policy.

6. Waiver of Under Insurance

It is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions if, in the event of loss or damage, it is found that the sum insured is less than the amount required to be insured, then the amount recoverable by the insured under this section shall be reduced in such proportion as the sum insured bears to the amount required to be insured.

Provided, however, if the said sum insured in respect of such item(s) of the schedule shall not be less than ____% (as mentioned in your Policy Schedule/Certificate of Insurance) of the value of the item(s) thereat, this condition shall be of no purpose and effect.

7. Pair and Sets / Consequential reduction in Value

In the event of insured loss or damage to personal property, this policy shall insure the resulting reduction in value of the remaining undamaged components or parts of products customarily sold as individual units or sold as pairs, sets, lots or in ranges.

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At the Insured's option, the Insured may collect the full value of the pair or set provided the Insured tenders the remaining article or articles of the pair or set to the Insurer.

The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance

8. Accidental Damage Cover Clause

This policy is extended to cover direct physical loss or damage to the property described in the Policy Schedule / Certificate of Insurance whilst situated in the insured premises due to accident from any fortuitous cause subject to the terms, conditions and exclusions herein.

The Limit of Indemnity under this policy shall not exceed the amount stated in the Policy Schedule / Certificate of Insurance for the period of Insurance. The below exclusions will be applicable to this coverage in addition to the policy standard exclusions:

1. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, explosives unless otherwise expressly stated in the Policy Schedule / Certificate of Insurance.
2. Loss, destruction or damage to the insured property premises caused by change of temperature.
3. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
4. Damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls, object made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant etc.) felts, endless conveyor belts or wires, sieves, fabrics, heat resisting and anticorrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic lining or coating or metal parts, unless caused by fire, lightening, riot, strike, malicious damage, storm, tempest, flood and inundation.
5. Loss or damage due to breakdown, electrical, electronic and/or mechanical derangement.
6. Loss or damage due to termites, moths, insects, vermin, inherent vice, fumes, latent defect, fluctuations in atmospheric or climatic conditions, the action of light.
7. Loss or damage due to collapse, settlement or bedding down, ground heave or cracking of structures or the removal or weakening of support to any insured property.
8. Any loss or damage due to self-intentional destruction, and/or arising out of provocation by the Insured or its authorized representative.

9. Undamaged stock and loss on Re-sale

In the event of damage to Property Insured at the premises which results in undamaged stock and materials being unusable, the Company will indemnify the Insured in respect of the undamaged stock and materials less the amount of any salvage.

The liability of the Insurer shall not exceed the Limit of Liability stated in your Policy Schedule /Certificate of Insurance.

10. Sprinkler Up gradation Cost

It is agreed that in the event of damage to a sprinkler installation which conforms to the latest rules on compliance of safety rules on Sprinkler Installations, if the Insurer of the premises in which the installation is contained require that the repaired or reinstated installation shall conform to the Loss Prevention Rules for Sprinkler Installations current at the time of reinstatement then this Policy shall cover such additional costs. Such costs shall include inter alia the provision of any additional pipe work pumps tanks and the cost of associated building works. The Indemnity Limit is up to the amount specified in the Policy Schedule / Certificate of Insurance per event and in aggregate. Subject otherwise to the terms, exceptions and conditions of the policy.

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11. Outbuilding Clause

It is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions it is understood to include walls, gates and fences, small outbuildings, extensions, annexes, exterior staircase and steel or iron frameworks in the said premises.

The liability of the Insurer shall not exceed the Limit of Liability stated in your Policy Schedule /Certificate of Insurance.

12. Undamaged Foundations

Notwithstanding anything to the contrary in this policy or in any of its conditions, it is hereby agreed and declared that, following the operation of an insured peril resulting in an admissible loss ,only the insured building is damaged with no damage to building's plinth and foundations ,with the consent of the insurer, if reinstatement of the damaged Property is to be carried out in any other position or elsewhere whether for reason of the exercising of state or local government requirements or otherwise, the abandoned building's plinth and foundations will be considered as being destroyed by the Insured Peril and the Insured shall be indemnified subject to the terms and conditions of the policy and provided that the value of plinth and foundation has been declared by the Insured.

13. Unpacking Expense Clause

The Insurer shall indemnify the Insured up to the limit of indemnity as specified in the schedule, in respect of costs and expenses incurred by the Insured in taking inventory (including unpacking, repacking and restocking) to identify, quantify and value any property physically lost, destroyed or damaged by any peril insured against by this Section including examination of property not belonging to but in the care, custody or control of the Insured.

Subject otherwise to the terms, exceptions and conditions of the Policy.

14. Cost of Clearing Drains Clause

It is hereby declared and agreed that this Policy extends to cover any expense necessarily incurred by the Insured in the clearing of drains within the surrounding premises as a consequence of property insured by this policy being destroyed or damaged by fire or by any other perils hereby insured against, it being understood that the total liability for such clearing shall not exceed any one loss.
The liability of the Insurer shall not exceed the Limit of Liability stated in your Policy Schedule /Certificate of Insurance.

15. Involuntary Betterment

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 of 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 new Property Insured installed to replace Property Insured which has sustained Damage and existing Property Insured which has not incurred Damage at the same or an interdependent location.
Provided always that:

1. Damage was directly caused to the Property Insured.
2. 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
3. The Insurer shall be liable for only the difference between

    3.1. the highest sales value of the existing Property Insured which has not incurred Damage at the same or interdependent location and
    3.2. the installed cost of the technologically current Property Insured.

The liability of the Insurer shall not exceed the Limit of Liability stated in your Policy Schedule / Certificate of Insurance.

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16. Smoke Damage Extension

This Policy is extended to cover destruction of or damage to the property insured (by fire or otherwise) directly caused by smoke due to a sudden, unusual and faulty operation of any heating or cooking unit, only when such unit is connected to a chimney by exhaust pipe or vent pipe, but not smoke from fireplaces or industrial apparatus.
The liability of the Insurer shall not exceed the Limit of Liability stated in your Policy Schedule / Certificate of Insurance.

17. Accounts Receivable clause

It is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions if 'Accounts Receivable' is shown in the schedule then following insured damage to the insured's accounts receivable records the Company will pay up to the sum insured shown in the schedule for:

a. all amounts due to you that cannot be collected as a direct result of damage to Insured's accounts receivable records; and
b. debt collection costs that would not have been incurred had Insured's accounts receivable records not been damaged and that these debt collection costs are necessarily incurred to collect amounts that otherwise would not have been collected. Provided that

Company will not pay for:

i. losses due to book-keeping or accounting errors or omissions;
ii. loss due to Insured's dishonesty or dishonesty of Insured's directors, partners, employees and officers or any other person who has an interest in the accounts receivable records;
iii. bad debts that would normally not be collected by Insured; and
iv. collection costs that would normally have been incurred.

The liability of the Insurer shall not exceed the Limit of Liability stated in your Policy Schedule /Certificate of Insurance.

18. Accidental Discharge of Gas Flooding Systems

This Policy is extended to cover reasonable costs/expenses incurred by the insured in refilling cylinders of any gas flooding systems installed for the protection of property arising out of the accidental discharge of such system up to the Limit of Liability stated in your Policy Schedule / Certificate of Insurance

19. Seasonal Enhancement of Stocks Cover

In consideration of the payment of additional premium and notwithstanding anything to the contrary in this policy or in any of its conditions, It is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions the Sum Insured of Stocks insured under the policy would be enhanced by percentage mentioned of their initial Sum Insured for a period of specified two months (Insured has a choice to select two months in succession or in a staggered way).

20. Goods and Stocks undergoing any heating or drying process

This Policy is extended to cover the loss or damage to property insured by fire only occasioned by its undergoing any heating or drying process provided that loss or damage due to smoke, fumes, scorching, charring, chemical reaction, change of state or original composition or discoloration of property is excluded. The liability of the Insurer shall not exceed the Limit of Liability stated in your Policy Schedule /Certificate of Insurance.

21. Exhibition, Exposition, Fair or Trade Show

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that The Company will pay to the Insured for direct physical loss of or damage caused by a peril mentioned below to property insured situated on the premises of any exhibition, exposition, fair or trade show unless such property is otherwise more specifically insured. The scope of coverage will be within the Territorial scope of this policy.

Perils Covered – Insured Perils under the policy unless otherwise specifically mentioned in The Schedule
The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance.

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22. Unrepaired Damage

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that in the event of the Insured deciding not to replace or repair the damaged item covered under the Policy and decides to continue with the damaged item after incurring necessary expenditure for safe working of the damaged item, The Company shall indemnify the amount expended in making the item safe plus the reasonable repair cost which would have been incurred by the Insured had the Insured repaired the damage item or reasonable amount equivalent to reduced life of damaged item. The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance.

23. Damage to Building (Occasioned by Theft)

This cover includes damage to building caused by theft or attempted theft excluding damage

i. More specifically insured by or on behalf of the insured
ii. In respect of any building which is empty or not in use

Notwithstanding anything herein stated to the contrary, it is hereby declared and agreed that the cover provided under this policy shall extend to cover damage to the premises for which the insured is responsible by burglary, housebreaking or robbery or any attempt threat, provided there is visible evidence of forcible and violent entry into or exit from the premises and provide that the liability of the company shall not exceed in aggregate the sum mentioned in your Policy Schedule / Certificate of Insurance.

24. Nominated Loss Adjusters

Insurers agree that, in the event of an occurrence that is likely to give rise to a claim under this Policy, the Insured can appoint one of the following firms of Adjusters/Surveyors to act on behalf of Insurers to conduct all loss or damage surveys or adjustments (insert names here).

25. Obsolete Equipment Clause

It is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions endorsed hereon that the value of Insured Property shall be determined as the cost of repairs or replacement with new, like kind and of similar quality at the time and place of loss. However, should the property be technologically obsolete or unavailable because it is no longer in production, and should the property be actually replaced by another system/ property, then the Insurer shall be liable for the replacement cost as new of equipment including connected accessories and peripherals which will at least perform substantially the same functions as the original equipment. The Company shall not deduct towards accessories and peripherals (other than salvage value if any) rendered redundant although not damaged by the insured perils arising out of replacement by new property/ system. The liability of the Company shall not be reduced by any amount of betterment inherent in the design of such functionally equivalent equipment. However, the indemnification shall not exceed the value insured for the system/ equipment replaced.

26. Capital Additions

It is hereby agreed and declared that The Insurer shall indemnify the insured in respect of loss of or damage to:

a. any buildings, machinery and other equipment acquired or operated of the insured after the inception of this Policy of Insurance and not included in The Schedule;
b. any additions or extensions to Property Insured excluding stock which have been carried out after the inception of this Policy of Insurance collectively referred to as “capital additions”.
c. Any increase in the New Replacement Value as a result of such capital additions shall not exceed the percentage of the total Sum Insured specified in The Schedule.

the Insured undertake to give particulars of any such capital additions forthwith and pay such additional premiums as the Insurers may require.

27. Plans, Documents and Computer Systems Records

It is hereby agreed and declared that the insurance by this Policy extends to cover loss of data, data media and records including plans & documents as well as its regeneration, up to a limit as specified in the Schedule subject to following.

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1. The loss of data, data media and records having been caused by damage covered under Material Damage Section (All risk or Machinery Breakdown) of the policy.
2. Data / software backup being kept in fireproof safe.
3. The following special exclusions will apply:
   a. Loss or damage for which the Repair Company or Maintenance Company is contractually liable.
   b. Any cost for standard adjustment, rectifying functional failures and maintenance of Insured object unless necessary in connection with the repair of an Insured loss.
   c. Normal wear and tear of media
   d. Erroneous programming, perforating, loading or printing.
   e. Consequential loss of any kind

The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance.

28. Expediting expenses

It is hereby agreed and declared that The insurance shall be extended to cover the reasonable and necessary costs incurred to pay for the safeguarding, preserving and temporary repair of insured damage to insured property and to expedite the permanent repair or replacement of such damaged property, including overtime and extra cost of express and other rapid means of transportation. The Company is not liable under this extension for more than the sublimit as mentioned in the Policy Schedule / Certificate in respect of any one occurrence, which shall be part of and not in addition to the policy limit.

29. Deliberate Damage

It is hereby agreed and declared that This 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 damage or imminent damage or threat thereof (Example: Pollution Hazard), 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 thereof and to any other physical damage. Consequential losses are however excluded. The indemnity provided herein shall be subject to the limit of indemnity as specified in The Schedule.

30. Property of Employees and Visitors/Personal Effects

It is hereby agreed and declared that, this Policy covers direct physical loss of or damage in respect of the personal effects (except vehicles) owned by Insured, Insured's officers, partners, employee or of others in Insured's care, custody or control when at a premises described in the Schedule. The coverage does not apply to theft from any vehicle. The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance

Subject to exclusion for loss, destruction or damage to bullion or works of art, manuscripts, designs, moulds, plans, drawings, securities or obligations, deeds, bonds, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, Explosives, livestock, Blood Stock, motor vehicles, jewellery and valuables, and items of similar nature unless specifically insured and mentioned in the Policy Schedule/Certificate of Insurance.

31. Landscaping Cost

It is hereby agreed and declared that This Policy is extended to cover the reasonable cost of remaking, reconstituting, redesigning and purchasing as necessary in order to replace surrounding and internal landscape grounds and gardens following Damage.

The liability of the Insurer shall not exceed the Limit of Liability stated in your Policy Schedule /Certificate of Insurance.

32. Vehicle Load Clause

It is hereby agreed and declared that In the event of the Insured's Property being left loaded in vehicles or freight containers overnight while in, on or about the premises hereby insured the Insurer will indemnify the Insured for the loss of or damage to such Property caused by fire or any other peril insured hereby, providing always that the Insurer's Liability shall not exceed the sum insured of such Property under the Policy.

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33. Mould & Fungi Cover

It is hereby agreed and declared that this Policy is extended to cover physical loss or damage to property insured by mould, mildew, fungus or spores, when directly caused by damage to property insured during the policy period by one of the Insured Perils.

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 cover perils.
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 6 months after the listed peril as detailed above first caused any 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 that 6 month period.

   Except as set forth 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

The liability of the Insurer shall not exceed the Limit of Liability stated in your Policy Schedule /Certificate of Insurance.

34. Damage to Underground Services

It is hereby agreed and declared that This Policy is extended to cover damage to any insured's underground water, drainage, sewerage, gas, electricity or telephone pipe or cable for which the Insured is responsible extending from the Premises to the main provided the sum insured declared under the Policy is inclusive of the above.

35. Contamination and or co-mingling of Stock

It is hereby agreed and declared that This Policy of Insurance extends to cover loss or damage to stocks as a result of fortuitous accidental contamination and/or accidental co-mingling arising from a cause not otherwise excluded whilst in The Insured's care, custody or control.
The liability of the Insurer shall not exceed the Limit of Liability stated in your Policy Schedule/Certificate of Insurance.

36. Additional Customs Duty (Contingent)

It is hereby agreed and declared that this insurance shall be extended to cover at the Insured exchange rate increased Customs Duty percentage payable on the replacement supplies over and above the Customs Duty taken into account while arriving at the sum insured of the affected item.
Provided always that such additional duty is incurred in connection with any loss or damage to the insured items recoverable under the policy and provided further that the amount payable hereunder shall not exceed Rs.---------- in the aggregate
Each and every claim payable under the extension shall be subject to an Excess of 5 % of the admissible Additional Customs Duty incurred and will be in addition to the Excess amount applicable for the affected item under the Policy.

37. Automatic cover for new Location

Property at a new location acquired by the Insured, other than those in operation or acquired prior to the effective date of this coverage, is automatically covered up to the limit specified in the Policy Schedule / Certificate of Insurance 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 base policy rate.

38. Claims Preparations Costs

This Policy is extended to cover the actual costs incurred by the Insured of reasonable fees payable to the Insured's accountants, architects, auditors, engineers, or other professionals and the cost of using the Insured's employees, for producing and certifying any particulars or details contained in the Insured's books or documents, or such other proofs, information or evidence required by the company resulting from insured loss payable under this Policy for which the company have accepted liability.

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Coverage will not include the fees and costs of attorneys, public adjusters, and loss appraisers, all including any of their subsidiary, related or associated entities either partially or wholly owned by them or retained by them for the purpose of assisting them nor the fees and costs of loss consultants who provide consultation on coverage or negotiate claims.
The company shall not be liable under this Extension for more than the sub-limit of in respect of any one Occurrence as mentioned in Your Policy Schedule/Certificate of Insurance, which shall be part of and not in addition to the policy limit.

39. Sue and Labour

It is hereby agreed and declared that in case of loss or damage, or imminent loss or damage, to the Contract Works insured hereunder due to a cause indemnifiable under the Policy, it shall be lawful and necessary for the Insured, their factors, servants and assigns, to sue, labour, and travel for in and about the defence safeguard and recovery of the Property Insured hereunder or any part thereof without prejudice to this insurance, to the charges whereof the Insurers shall contribute 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; 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 an acceptance of abandonment.
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 Contract Works and shall inform the Insurers as soon as practicable thereafter.

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

40. Decontamination and Cost of Clean Up

It is hereby agreed and declared that If insured property is contaminated as a direct result of physical loss or damage insured by this Policy and there is in force at the time of such physical loss or damage any law or ordinance regulating contamination, including but not limited to the presence of pollution or hazardous material, then this Policy is extended to cover, 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.
The Company is not liable under this extension for more than the sublimit in respect of any one Occurrence as mentioned in the Policy Schedule / Certificate, which shall be part of and not in addition to the Policy Limit.

41. Catalyst and Consumable (including lining and refractory) interest in process

It is hereby agreed and declared that loss of or damage to catalysts and consumable materials including lining and refractory in the course of process are covered to a maximum limit as specified in the Schedule.

This extension also covers loss and/or damage of catalysts due to its sudden poisoning /deactivation by a cause not excluded under the policy.
Basis of Indemnity – Actual Cash value (i.e. the residual value)
The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance.

42. Leak Search and Finding Cost

It is hereby agreed and declared that in addition to indemnifiable costs of repair or replacement the company will indemnify the insured for 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.
The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance.

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43. Theft & Larceny Cover

In consideration of the payment of additional premium and notwithstanding anything to the contrary in this policy or in any of its conditions, it is hereby agreed and declared that This Policy is extended to Indemnify You up to the Sum Insured mentioned in Your Policy Schedule/Certificate of Insurance against this Cover, if the Property Insured is lost or damaged whilst contained in the Building Premises specified in the Policy Schedule/Certificate of Insurance due to theft and/or larceny. Special Exclusions applicable to this Cover:
We shall not be liable in respect of:

1. Co-Payment / Deductible as mentioned in Your Policy Schedule/Certificate of Insurance against this Coverage. The Co-Payment / Deductible shall apply for each & every claim.
2. Loss, destruction or damage to bullion or works of art of manuscripts, designs, moulds, plans,drawings, securities or obligations, deeds, bonds, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, Explosives, livestock, Blood Stock, motor vehicles, jewellery and valuables, portable equipment like Mobile, Laptop, I-pad, Ipod,Camera and items of similar nature unless specifically insured and mentioned in the Policy Schedule/Certificate of Insurance.
3. Loss or damage to Property Insured due to Burglary and/or Housebreaking and/or Robbery.
4. Loss or damage to Property Insured due to larceny and/or theft where the insured or any of the insured's family/employee/staff/business associate is alleged to be concerned or implicated.
5. Loss or damage occasioned by spillage or pilferage.
6. Loss or damage which is recoverable under any other insurance Policy.
7. Mysterious disappearance and Unexplained Losses.
8. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with riot and strike, civil commotion, earthquake, flood, storm, volcanic eruption, typhoon, hurricane, tornado, cyclone or other convulsions of nature or atmospheric disturbances, unless specifically agreed by Us and mentioned in Your Policy Schedule/Certificate of Insurance.
9. Loss or Damage whether direct or indirect arising from war, invasion, act of foreign enemy,hostilities or warlike operations (whether war be declared or not), mutiny, insurrection, rebellion,revolution, conspiracy, military naval or usurped power, seizure, capture, confiscation, arrests,restraints, permanent or temporary dispossession resulting from confiscation, commandeering or requisition by order of government or any lawfully constituted authority.
10. Damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, unless specifically agreed by Us and mentioned in the Policy Schedule/Certificate of Insurance.
    This exclusion also includes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.
11. If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.
12. Loss or damage directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel nor any consequential loss and for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission directly or indirectly caused by or contribution to by or arising from nuclear weapons material.

44. Burglary, Housebreaking & Robbery Cover

In consideration of the payment of additional premium and notwithstanding anything to the contrary in this policy or in any of its conditions, it is hereby agreed and declared that This Policy is extended to Indemnify You up to the Sum Insured mentioned in Your Policy Schedule/Certificate of Insurance against this Cover, if the Property Insured is lost or damaged whilst contained in the Building Premises specified in the Policy Schedule/Certificate of Insurance due to Burglary and/or Housebreaking and/or Robbery. Special Exclusions applicable to this Cover: We shall not be liable in respect of:

1. Co-Payment / Deductible as mentioned in Your Policy Schedule/Certificate of Insurance against this Coverage. The Co-Payment / Deductible shall apply for each & every claim.
2. Loss, destruction or damage to bullion or works of art of manuscripts, designs, moulds, plans,drawings, securities or obligations, deeds, bonds, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, Explosives, livestock, Blood Stock, motor vehicles, jewellery and

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valuables, portable equipment like Mobile, Laptop, I-pad, Ipod, Camera and items of similar nature unless specifically insured and mentioned in the Policy Schedule/Certificate of Insurance.

3. Loss or damage to the Property Insured due to larceny and/or theft.
4. Loss or damage to Property Insured due to Burglary and/or Housebreaking and/or Robbery where the insured or any of the insured's family/employee/staff/business associate is alleged to be concerned or implicated.
5. Loss or damage occasioned by spillage or pilferage.
6. Loss or damage which is recoverable under any other insurance Policy.
7. Mysterious disappearance and Unexplained Losses.
8. Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with riot and strike, civil commotion, earthquake, flood, storm, volcanic eruption, typhoon, hurricane, tornado, cyclone or other convulsions of nature or atmospheric disturbances, unless specifically agreed by Us and mentioned in Your Policy Schedule/Certificate of Insurance.
9. Loss or Damage whether direct or indirect arising from war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, insurrection, rebellion,revolution, conspiracy, military naval or usurped power, seizure, capture, confiscation, arrests,restraints, permanent or temporary dispossession resulting from confiscation, commandeering or requisition by order of government or any lawfully constituted authority.
10. Damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, unless specifically agreed by Us and mentioned in the Policy Schedule/Certificate of Insurance. This exclusion also includes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.
11. If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.
12. Loss or damage directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel nor any consequential loss and for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission directly or indirectly caused by or contribution to by or arising from nuclear weapons material.
13. Loss or damage caused by use of key to the Insured Property or any duplicate key belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereof.

45. Lawns, Plants, Shrubs or Trees

It is hereby agreed and declared that The Company will pay for direct physical loss of or damage, in respect of the Policy, to lawns, plants, shrubs or trees occurring at such premises as described in the Schedule. This coverage does not apply to improvements at a golf course unless specifically mentioned in the Schedule. This coverage does not apply to loss or damage caused by or resulting from: windstorm and hail; vehicle damage; weight of snow, ice or sleet; and water damage.
The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance.

46. Shutdown Expenses

It is hereby agreed and declared that this policy extends to cover shut down and start up costs necessarily and reasonably incurred by the insured consequent upon a loss or damage covered by this policy.
The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance.

47. Tenants Improvement

It is hereby declared and agreed that the insurance in terms of this Policy covers loss or damage as a result of the insured perils in respect of investment in improvements, changes and installations of every type whatsoever which were executed by the Insured in the buildings maintained by him under lease on condition that the sum insured includes these investments.

The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance.

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48. Property Outside/Away from the Premises

It is hereby agreed and declared that the insured property is also covered against an insured event whilst it is outside the premises specified in the Schedule, anywhere within the boundaries of India for every purpose connected with the business of the Insured, but Machinery and Equipment away from the Premises is subject to deceleration, a sub-limit per location per event.
Cover is extended to include stocks outside plant Premises in Tanks / Pipelines or for conversion, stock in depot whether owned or leased. The maximum time period for which this part of the property may be outside the insured's premises is 30 days.

49. Cost of Re-Writing Records

It is hereby agreed and declared that The insurance by this Policy 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, lost, 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 or currency notes or other negotiable instruments shall be deemed to be excluded from this insurance.
The indemnity provided herein shall be subject to the limit of indemnity as specified in Your Policy Schedule/Certificate of Insurance.

50. Contract Works

It is hereby agreed and declared that The Property Insured extends to include the permanent works and temporary works erected or in the course of erection in performance of the Contract and the materials and all other property of whatsoever nature or description for incorporation therein but excluding contractors plant, fines and penalties assumed under contract and losses more specifically insured.
The Indemnity Limit is up to the amount specified in the Policy Schedule / Certificate of Insurance per event and in aggregate. Subject otherwise to the terms, exceptions and conditions of the policy.

51. Protection and Preservation of Property

It is hereby agreed and declared that This Extension covers:

1. Reasonable and necessary costs incurred for actions to temporarily protect or preserve insured property, provided such actions are necessary due to actual, or to prevent immediately impending, insured physical loss or damage to such insured property.

2. Reasonable and necessary:
   a. Fire department fire fighting charges imposed as a result of responding to a fire in, on or exposing the insured property;
   b. Costs incurred of restoring and recharging fire protection systems following an insured loss; and
   c. Costs incurred for the water used for fighting a fire in, on or exposing the insured property.

This Additional Coverage is subject to the deductible provisions that would have applied had the physical loss or damage occurred. The Indemnity Limit is up to the amount specified in the Policy Schedule / Certificate of Insurance per event and in aggregate. Subject otherwise to the terms, exceptions and conditions of the policy.

52. Molten Material Spillage

It is hereby agreed and declared that, subject to the conditions of the Policy, the policy extends to cover physical loss or damage to property excluding cost of molten material serving business operations that arises without the occurrence of fire as a result of the spillage or leakage of glowing molten material from container or lines. Physical loss or damage shall not include damage to containers, unless such damage is caused by spilled glowing molten material acting from the outside.

The Indemnity provided under this extension, is limited to INR_____ in respect of any one occurrence and INR_____ during the Period of Insurance This Extension will be subject to an additional Excess of INR_____.

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53. Aggravation Clause

This policy does not cover losses arising out of excluded perils. However it is noted and agreed that, where an insured loss exists and is aggravated by an excluded peril, the impact of this excluded peril shall not preclude the right of the insured to be indemnified for the claim arising out the original loss. The claim, nevertheless, will be limited to the amount of the loss that the insured has suffered being clearly distinguishable as arising from the original loss as opposed to the excluded peril.

54. Payee Clause

Loss is payable to The Insured or as directed by The Insured, which shall include such party who has an insurable interest in the subject matter insured at the time of loss or damage

55. Property Testing & Commissioning Clause

Policy is extended to include erected property/equipment commissioned during the policy period. The Insured shall give intimation on any such additions well in advance so that Inspection and Certification by an Independent Agency can be arranged by the Insurer as to completion of the takeover/hand over protocol of the subject plant/equipment. Subject to satisfactory certification, the subject plant/equipment shall be included in the Operational Insurance without waiting for 100% Performance Testing. However this exclusion doesn't apply to on-going maintenance/schedule turnaround or minor revamp works.

56. Contract Price Insurance Clause

In the case of insurance of imported goods only (and not for goods of local manufacture) which are sold under a contract which is cancelled either wholly or to the extent of loss or damage, it is permissible to issue a policy on the basis of Contract Price and the following clause shall be inserted in the Policy.

"It is hereby agreed and declared that in respect only of goods sold but not delivered for which the insured is responsible and with regard to which under the conditions of sale, the sale contract is by reason of the perils covered under the Policy, cancelled either wholly or to the extent of the loss or damage, the liability of the company shall be based on the contract price and for the purpose of average the value of all goods to which the clause would in the event of loss or damage be applicable shall be ascertained on the same basis."

The Indemnity Limit is up to the amount specified in the Policy Schedule / Certificate of Insurance per event and in aggregate. Subject otherwise to the terms, exceptions and conditions of the policy.

57. Multiple Insured Clause

If in any Section The Insured comprises of more than one party each operating as a separate and distinct entity, this Policy of Insurance shall, unless otherwise provided for in this Policy of Insurance, apply as if a separate policy had been issued to each of these parties provided always that The Insurer’s overall liability towards the parties that constitute The Insured in any Section shall not exceed the Sum Insured and any limits of indemnity specified in The Schedule to that Section.
Any payment made by The Insurer to any Insured Party as a result of an occurrence of loss or damage shall reduce, by the amount of that payment, The Insurer’s liability towards all Insured Parties that constitute The Insured arising from that occurrence under this Policy of Insurance

58. Margin Clause

In consideration of the payment of additional premium and notwithstanding anything to the contrary in this policy or in any of its conditions, it is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that no adjustment shall be made unless the values reported represent an increase of more than 5 % (or unless otherwise more specifically mentioned in the Schedule) from the initial values reported. This is to include fluctuations, which may occur in the values of property under the Policy which are automatically held covered. The additional premium shall be payable on pro-rata basis for the unexpired term of the policy, when the fluctuation is more than 5% (or the percentage specifically agreed and mentioned in the Schedule) of the initial values reported and mentioned in the Policy Schedule.

59. Minor Works

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that this policy is extended to cover physical loss or damage to minor alterations and/ or construction and/ or re-construction and/ or additions and/ or maintenance and/ or modifications and/ or work which is carried out on any of the property insured under this policy against insured perils.
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 cover any loss or damage to property which, at the time of the happening of such loss or damage, is insured, but for the existence of this policy, by any project insurance policy or policies.
The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance.

60. Broad Water Damage

It is hereby declared and agreed that notwithstanding what is stated in the policy or any endorsements to the contrary, the insurance under this policy shall extend to include loss or damage caused by:

1. Accidental discharge, leakage, or overflow of water or steam from plumbing, septic tanks and cylinders, stand pipes for fire hose, industrial and domestic appliances, refrigerating system, air-conditioning system and rain (or snow) admitted through defective roof, headers spouting or by open or defective windows, show windows, picture windows, doors, transoms, ventilators or skylights;
2. Breakage of/or leakage from street water supply, mains or fire hydrants.

PROVIDED THAT:

a. The Insured undertakes to exercise all ordinary and reasonable precautions for the maintenance and safety of the property;
b. All conditions of this policy shall apply (except insofar as they maybe hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply to loss or damage as aforesaid.
c. The liability of the company under this endorsement shall in no case exceed the sum insured on each item of the policy

61. Dewatering Expenses Clause

It is hereby declared and agreed that the Policy covers costs and expenses necessarily and reasonably incurred for dewatering, including shafts and underground structures, following an event which is not specifically excluded in the policy.

62. Green Clause

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that the insurance by this Policy extends to cover additional costs necessarily and reasonably incurred with The Company's consent in rebuilding or repairing Buildings at The Premises in a manner that aims to reduce potential harm to the environment by improving energy efficiency following Damage as insured by this Section.

The Company will not indemnify under this Clause in respect of

1. The additional cost of complying with any Indian legislation, Act of Parliament, or byelaws of any public authority;
2. Any additional costs for work already planned to be carried out prior to the Damage;
3. Any Buildings or portions of Buildings which are Unoccupied;
4. If the Insured elect not to rebuild or repair the Buildings.

The indemnity provided herein shall be subject to the limit of indemnity as specified in The Schedule.

63. OEM Part Clause

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon that in the event of accidental physical loss or damage to the property hereby insured the Insured, at sole discretion, shall have the option to accept repair or replacement terms as offered by the Original Equipment Manufacturer (OEM) regardless of any other terms offered from other suppliers, manufacturers or fabricators.

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Provided always that the difference between the OEM quote and the lowest quote does not exceed 50% of the lowest quote and quotes are based on same technological specification

64. Destruction of Sound Property

The policy stands extended to include replacement of undamaged parts also in the machinery subject to condition that,

a. Such replacement of undamaged part is necessary to avoid the recurrence of the damage as may be certified by Surveyor
b. Prior approval from the insurer is taken for such replacement
c. By such replacement of undamaged part, there is no technical improvement in performance, capacity or output.

This is payable only if there is an admissible claim under the main Policy.
The claim subject to limit of overall Sum Insured of the machinery /equipment.
The company's liability would not exceed the sum insured specified in the schedule

65. Key and Lock clause

The insurance of each item extends to include all costs reasonably incurred in the repair or replacement of mechanical door locks following theft of keys from the premises of the Insured or off any authorized employee or following threat of or actual assault or violence to the Insured or any authorized employee.

66. Appraisement Clause

If the aggregate claim for any one loss does not exceeds the amount (as specified in schedule) per location or % (as specified in schedule) of sum insured, whichever is higher, no special inventory/appraisement of the undamaged property shall be required.

67. Fine Arts/Works of Art

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that the Company will pay the Insured for direct physical loss of or damage to Fine Arts occurring at a premise described in the Schedule, caused by a peril not excluded under the Policy. This coverage does not apply to loss or damage caused by any repairing, restoring or retouching process. This coverage does not apply to breakage of bric-a-brac, glassware, marble, porcelain, statuary, and similar fragile property resulting from the article being dropped or knocked over whether intentional or accidental.

Basis of valuation for Fine Arts: On Fine Arts articles, the lesser of the reasonable and necessary cost to repair or restore such property to the physical condition that existed on the date of loss or the cost to replace the article or the value if stated on a schedule on file. If the Fine Arts articles cannot be replaced and an appraisal is not available, the valuation shall be market value based on prevailing conditions at the time of loss or damage.
Fine Art for the purpose of this endorsement is defined as mentioned in the Schedule.
The indemnity provided herein shall be subject to the limit of indemnity as specified in the Schedule.

68. Goods Held In Trust/ Lease Hold Assets

It is hereby declared and agreed that certain items of the property may be subject of hire purchase, lease or other agreements and the interest of the other parties to these agreements is noted in this insurance, the nature and extent of such interest including other insurance to be disclosed in the event of loss, destruction or damage.
These may also include all real and personal property of every kind and description belonging to the Insured or to others (including but not limited to goods under consignment, held in trust or on lease or paid for waiting delivery) for which the Insured may be held liable for loss or damage while in their care, custody or control.
The liability of the Insurer shall not exceed the Limit stated in your Policy Schedule.

69. Resilient Repairs Clause

This insurance extends to include the reasonable additional cost of reinstatement incurred with the consent of the insurers to make Resilient Repairs during the reinstatement, repair or replacement of the Property Insured following Damage. For the purposes of this extension,

Resilient Repairs shall mean improvements intended to mitigate and if possible prevent a recurrence of the same insured peril, including but not limited to the type of materials used in the reinstatement of the Property Insured, and the design and construction of the building and its internal and external fixtures and fittings.

70. Electrical Clause/ Electrical Installation Clause

Loss or damage by fire to the electrical appliance and installation insured by this Policy arising from or occasioned by overrunning, excessive pressure, short circuit, arcing, self-heating or leakage of electricity, from whatever cause (lightning included) is covered subject to the terms and conditions of this Policy, but it is expressly understood that no liability exists under this Policy for loss or damage to any electrical machine, apparatus, fixture or fittings or to any portion of the electrical installation, unless caused by fire or lightning.

71. Temporary Removal of Property

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that the insurance by this Policy extends to cover the Insured's property excluding Stock, Finished Goods and Raw Materials against the perils covered under this Policy whilst temporarily removed for cleaning, renovation, repair and other similar purposes, within the geographical limits specified in the Schedule.

The amount recoverable under this Extension shall not exceed the amount which would have been recoverable had the destruction or damage occurred in that part of the Premises from which the Property is temporarily removed and in no case the sub-limit shown in the Schedule.

The Extension does not apply to Property, if and so far as it is otherwise insured, nor to Property held by the Insured in trust, other than machinery and plant.

72. Insurance of additional expenses of rent for an alternative accommodation (Tenant Or Owner Occupant)

It is hereby declared that in the event of the premises described in the Policy and occupied by the Insured, hereinafter referred to as PREMISES being destroyed or damaged by any insured peril as to become unfit for occupation and the Insured in consequence taking up alternative accommodation, the Company shall subject to Special Conditions set out herein, indemnify the Insured against the Additional Rent (as explained herein) which the Insured is called upon to bear for the period beginning from the date of operation of any of the insured perils until the PREMISES' is rendered fit for occupation such period not exceeding such reasonable time as is required to restore the premises with due diligence to a condition fit for occupation or the maximum indemnity period (stated in the Schedule in respect of this Clause) whichever is earlier.

Provided that the liability of the Company shall not exceed the sum insured (stated in the Schedule in respect of this Clause) hereby.

Provided further that if the sum produced by applying the monthly Additional Rent, borne by the Insured for the alternative accommodation to the maximum indemnity period is more than the Sum Insured hereby, the liability of the Company shall be proportionately reduced.

Special Conditions

1. This insurance shall apply subject to the condition that the PREMISES occupied by the Insured, whether as owner or tenant, forms part of a building not being Kutcha Construction.
2. If the area of alternative accommodation taken by the Insured is more than the area of the PREMISES occupied by the Insured, the Additional Rent borne by the Insured for the purpose of this insurance shall be deemed to be that proportion of the Additional Rent actually borne by the Insured as the area of the PREMISES which was in the Insured's occupation bears to the area of the alternative accommodation taken by the Insured. The Insured shall be at liberty to take alternative accommodation in any locality so long as it is within the Municipal limit of the city or town in which the PREMISES is situated.

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Toll Free: 1800-103-3009, 1800-300-30000, ISO/IEC 27001:2013 certified , CIN - U66010RJ2006PLC029979 IRDA Registration Number: 137

Explanation
Additional Rent: If the Insured is the Owner-Occupant, the Additional Rent borne by him is arrived at after deducting the standard rent of the premises from the actual rent paid for the alternative accommodation.
The standard rent shall be based on the ratable values fixed by the Municipal/Revenue authorities for tax purposes.

If the Insured is a tenant only and for safeguarding his legal tenancy rights is obliged to pay rent for the premises even during the period when it is not fit for occupation, the Additional Rent borne by him is the actual rent for the alternative accommodation.

If the Insured is a tenant and is not obliged to pay rent for the premises during the period when it is not fit for occupation, the Additional Rent borne by him is the actual rent paid for alternative accommodation taken less the rent which he was paying for the premises immediately prior to the same being damaged or destroyed by insured perils and rendered unfit for occupation.

73. Crane Hiring Charges

It is understood and agreed that this Policy includes crane hiring expenses for necessarily incurred by the Insured as part of loss minimisation and to prevent any aggravation of an Insured Loss following a loss or damage at any Insured's Premises specified in the Schedule, including moving / shifting of property if this contributes to loss minimization and charges raised by any local authority for the purpose of protecting the premises shall be recoverable.
Limit: As specified on policy schedule
Subject otherwise to the terms, exceptions and conditions of the Policy.

74. Breakage of Fixed Glass and Outdoor Signs

It is hereby noted and agreed that property covered under the Policy is inclusive of glass and/or outdoor signs.
Subject otherwise to the terms, exceptions and conditions of the Policy.

75. Outage Clause

Duration of the period from the time breakdown occurs resulting in shut down of the unit till the unit is synchronized and achieved full load or is in operation for 72 hours since synchronization, whichever is earlier would be considered as Single outage.

76. Defrayed Customer Charges

To provide cover towards any expenses or extra charges that the insured may incur due to the inability to finish projects on time as a result of a loss not excluded under the policy. The indemnity provided is purely towards expenses incurred as a consequence of action of such insured peril and not due to any other reason.
Limit: As specified on policy schedule
Subject otherwise to the terms, exceptions and conditions of the Policy.

77. Increased Cost of Construction & Demolition Charges

In the event of loss or damage under this policy that causes the enforcement of any law or ordinance regulating the construction, repair, or use of property, Underwriters shall be liable for the following:

a. The cost of demolishing the undamaged property;
b. The Proportion that the value of the undamaged part of the property bore to the value of the entire property prior to loss;
c. Increased cost of repair or reconstruction of the damaged and undamaged property on the same or another site and limited to the costs that would have been incurred in order to comply with the minimum requirements of such law or ordinance regulating the repair or reconstruction of the damaged property on the same site.

However, Underwriters shall not be liable for any increased cost of construction loss unless the damaged property is actually rebuilt or replaced;

78. Outbuilding Clause / Roads Pavement / Street Furniture

The insurance by each item under Buildings is understood to include road pavement, roads, walls, gates and fences, small outbuildings, extensions, annexes, exterior staircase, fuel installations, steel or iron frameworks and tanks in the said premises and the insurance by each item under Contents extends to include the contents of each outbuilding.
Limits as specified on policy schedule.

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79. Designation of Property Clause

For the purpose of determining, where necessary, the item under which any property is insured, the Company agrees to accept the designation under which the property has been entered in the Insured's books.

80. Bankruptcy And Insolvency Clause

In the event of bankruptcy or insolvency of The Insured or any entity comprising The Insured, The Insurer shall not be relieved thereby of the payment of any claims hereunder because of such bankruptcy or insolvency.

81. No Control Clause

This Insurance shall not be affected by failure of the Insured to comply with the provisions of this Policy in any portion of the property over which the Insured has no control.

82. Error and Omission

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that The Company will pay for direct physical loss of or damage caused by a loss to property on the insured location which is not payable under this Policy because of an unintentional omission or error by the Insured, at the time of policy inception, in the description or inclusion of any property to declare the same as an insured property; but only to the extent The Company would have provided coverage had the unintentional omission or error not been made.
Insured must report any unintentional omission or error as soon as possible.
This coverage does not apply if there is coverage available under any of the provisions, endorsements, add-on covers of this Policy.
The indemnity provided herein shall be subject to the limit of indemnity as specified in your Policy Schedule / Certificate of Insurance.

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Toll Free: 1800-103-3009, 1800-300-30000, ISO/IEC 27001:2013 certified , CIN - U66010RJ2006PLC029979 IRDA Registration Number: 137

Grievance Redressal Procedure

Welcome to Shriram General Insurance and Thank You for choosing us as your insurer.

Please read your Policy and Schedule. The Policy and Policy Schedule set out the terms of your contract with us. Please read your Policy and Policy Schedule carefully to ensure that the cover meets your needs.

We do our best to ensure that our customers are delighted with the service they receive from us. If you are dissatisfied we would like to inform you that we have a procedure for resolving issues. Please include your Policy number in any communication. This will help us deal with the issue more efficiently. If you don't have it, please call your Branch office.

First Step Initially, We suggest you to contact the Branch Manager / Regional Manager of the local office which has issued the Policy. The address and telephone number will be available in the Policy.

Second Step Naturally, We hope the issue can be resolved to your satisfaction at the earlier stage itself. But if you feel dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to Grievance Cell, HO, headed by a senior executive which will be directly under the control of the MD at the below mentioned address:

Contact Person: Chief Compliance and Grievance Officer
Contact Address: Shriram General Insurance Co. Ltd. E-8, EPIP, RIICO Industrial Area, Sitapura, Jaipur – 302022
Grievance Cell No: 1800-103-3009, 1800-300-30000, **E-mail ID:** md@shriramgi.com
Fax No.: 91-141-2770693
You can also reach us by email or register their complaints on the website of the Company.

In case your complaint is not fully addressed by the Company, You may use the Integrated Greivance Management System (IGMS) https://igms.irda.gov.in For registration please visit IRDAI website www.irda.gov.in.

The contact details of the ombudsman offices are mentioned below. However, We request you to visit https://www.shriramgi.com for updated details.

Grievance Redressal Cell for Senior Citizens
Our customers who are above 60 years of age we have created special cell to address any health insurance related grievances. Our senior citizen customers can reach us through the below dedicated channels to enable us to service them promptly.
Grievance Cell No: 1800-103-3009, 1800-300-30000
Exclusive Email address: seniorcitizen@shriramgi.com

The contact details of the ombudsman offices are mentioned below. However, We request you to visit https://www.shriramgi.com for updated

Insurance Ombudsman –The insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The contact details of the Insurance Ombudsman offices have been provided as Annexure-B

Annexure-B

The contact details of the **Insurance Ombudsman** offices are as below-

Office Location	**Contact Details**	**Jurisdiction of Office Union Territory, District)**
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.

BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh.
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.

KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 1st Floor,Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra,Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.