

## BUSINESS SECURE

### ADDITIONAL COVERS/ CLAUSES/ ENDORSEMENT WORDINGS

#### Section I - Fire and Special perils

##### 1. Undamaged foundations

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon and subject to the Insured having paid the agreed additional premium, that the foundation of the property insured which prove to be unusable following the loss or damage as covered under the Policy at the insured premises shall be considered part of the property damaged.

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

##### 2. Temporary removal of assets (excluding building & stocks)

It is hereby understood and agreed that in consideration of payment of additional Premium, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, the Policy shall be extended to cover Insured Property excluding Building, Stock, Finished Goods and Raw Materials against the opted Insured Event covered under this Policy whilst temporarily removed for cleaning, renovation, repair and other similar need based purposes, within the Geographical limits specified in the Policy Schedule.

The liability of Insurer under this optional cover shall not exceed the amount which would have been recoverable had the destruction or damage occurred in that part of Your Premises from which the Insured Property is temporarily removed and in no case the Sublimit shown in the Policy Schedule.

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

##### 3. Modification Cost/Incompatibility Expenses

Extension to cover the cost or expenses for modification of (A) damaged due to insured peril or undamaged equipments including but not limited to computers and ancillary equipments and/or (B) the cost of replacement/restoration and recompilation of computer records to mitigate the incompatibility between the replaced equipment and undamaged equipment and/or computer records. Insurer will indemnify the cost to achieve compatibility between the above two situation whichever is lesser subject to limit as mentioned in schedule.

The indemnity provided herein shall be subject to the Sum Insured as specified in Policy Schedule.

##### 4. 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.

## **5. Crane hiring expenses**

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.

## **6. Salvage disposal cost**

The Insurer agrees not to sell or otherwise dispose of any property which is subject of a claim hereunder without the written consent of the Insured provided that:-

- (a) the Insured can establish to the satisfaction of the Insurer that to have done so would have been prejudicial to their interests in which event the Insured agrees to allow the Insurer to deduct from the amount of the claim an amount equivalent to the intrinsic value of any such property to the Insured;
- (b) if (a) is unsatisfactory, the Insurer agrees to give the Insured first option to repurchase such property at its fair intrinsic value.

## **7. Inhibition costs/damage by emergency services**

It is hereby agreed and declared that insurer will indemnify the loss or damage to undamaged property of insured damaged in order to extinguish or inhibit the spread of fire or other catastrophe insured herein up to a limit as mentioned in policy schedule.

## **8. 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.

## **9. Accidental Discharge of Gas Flooding System Cost**

The insurer will pay the 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 due to loss or damage covered under the Policy.

Limit: as specified in policy schedule

## **10. Roads pavements and street furniture**

It is hereby understood and agreed that in consideration of payment of additional Premium, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon that the insurance cover provided by this Policy extends to include damage to roads, pavements and street furniture ,owned by the Insured or for which the Insured is legally responsible, arising out of an Insured Event. The liability of the Insurer shall not exceed the Sum Insured stated in Policy Schedule.

## **11. 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.

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.  
Limit: As specified in the Schedule

## **12. Land Stabilization Costs**

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 the additional cost of reclaiming, restoring or repairing land improvements as incurred by the Insured, resulting from direct physical loss of or damage to property insured under the Policy due to insured peril, occurring at premises described in the Schedule. Land improvements are any alteration to the natural condition of the land by grading, landscaping and additions to land such as pavements, roadways, or similar works. This coverage does not apply to land improvements at a golf course unless specifically mentioned in the Schedule. The indemnity provided herein shall be subject to the limit of indemnity as specified in the Schedule.

## **13. 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.

## **14. 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.

## **15. Damages to Underground Services**

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 Insured Peril resulting in an admissible loss or damage to Insured Property, this policy is extended to include loss or damage to the Insured's underground water, drainage, sewerage, gas, electricity or telephone pipe or cable extending from the Premises to the last leg of supply chain for which the Insured is responsible, provided the sum insured declared under the Policy is inclusive of the above.

## **16. Archives**

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, following the operation of Insured Peril resulting in an admissible loss or damage to Insured Property, the insurance under this Policy is extended to cover reasonable costs incurred in the reconstruction of archives, record account documents, plans, computer programs and data, subject to back up copies / records being maintained in a safe and secure place.

The Company shall, however, not be liable for any costs arising from false programming, punching, labelling or inserting, inadvertent cancelling of information or discarding of data media, and from loss of information caused by magnetic fields.

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

## **17. Nominated Loss adjustor clause**

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).

## 18. PIG Retrieval

Following the operation of Insured Peril resulting in an admissible loss or damage to Insured Property, this Policy is extended to cover the necessary and reasonable costs incurred by the Insured in the retrieval of an inspection "smart pig" from a pipeline due to its non-functionality. Such indemnity to include costs of breaking into and repair of the pipe together with loss of product due to necessary flaring. This extension is subject to a sub limit any one occurrence as mentioned in Policy Schedule

## 19. Exploratory Costs

The reasonable cost incurred during the period of insurance, to detect the point of bursting, leaking, discharging or overflowing of fixed apparatus, fixed tanks, fixed appliances, fixed pipes or other systems, used to hold or carry liquid or gas at the premises provided that the bursting, leaking, discharging or overflowing has caused or may reasonably be expected to cause damage to property. We will not cover the repair or replacement of such apparatus, appliances, tanks, pipes of other systems, unless damaged by a peril or event insured under this cover section. Limits as specified in Policy Schedule.

## 20. Metered Water

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that following the operation of insured peril resulting in an admissible loss or damage, the insurance cover of each item covering machinery extends to include the costs for which the Insured is responsible in respect of loss of metered water provided that the Insured maintains a record of readings from the Water Authority meter at intervals of not more than 7 days, unless specifically agreed otherwise and mentioned in the Policy Schedule.

The amount payable in respect of any one location hereby insured is limited to such excess water charges demanded by the Water Authority and resulting from the accidental escape of water from pipes apparatus or tanks in consequence of loss or damage under the Policy.

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

## 21. Contracting Purchasers Interest Clause

It is hereby understood and agreed that if at the time of any loss or damage to any building hereby insured the Insured shall have contracted to sell his interest in such building and the purchase shall not have been but shall be thereafter completed the Purchaser on the completion of the purchase if and so far as the property is not otherwise insured by or on behalf of the Purchaser against such loss or damage shall be entitled to the benefit of this Policy so far as it relates to such loss or damage without prejudice to the rights and liabilities of the Insured or for the Company under this Policy up to the date of completion of the purchase.

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

## 22. Public Relations Expense

The insurance by this Section of this Policy is extended to insure the costs incurred by the Insured to employ suitable public relations personnel to deal with press and public announcements and other necessary activities reasonably incurred with the Insurer's consent following loss due to insured peril hereunder.

Limit: As specified in the Schedule

## 23. 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 premises 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.

## 24. Smoke Damage

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, the insurance shall, subject to the Special Condition hereinafter contained, extend to include 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 a smoke pipe or vent pipe, and while in or on the described premises but not SMOKE from fire-places or industrial apparatus.

Provided always that all the conditions of the Policy (except in so far as they may be hereby expressly varied) shall apply as if they had been incorporated herein and for the purposes hereof any destruction or damage as aforesaid shall be deemed to be destruction or damage by fire.

Further warranted that this Insurance does not cover: -

- Destruction or damage directly or indirectly occasioned by or happening through or in consequence of War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection or Military or Usurped Power.
- Consequential loss or damage of any kind or description.

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

## 25. Soft Costs

This Policy covers the Actual Loss Sustained incurred by the Insured of Soft Costs during the PERIOD OF LIABILITY arising out of the delay of completion of buildings and additions under construction directly resulting from physical loss or damage due to insured peril to insured property under construction at an Insured Location.

### 1. References and Application.

The following term(s) wherever used in this Policy means:

- a. Soft Costs: Expenses over and above normal expenses at Locations undergoing renovation or in the course of construction limited to the following:
  - (i) Construction loan fees - the additional cost incurred to rearrange loans necessary for the completion of construction, repairs or reconstruction including; the cost to arrange refinancing, accounting work necessary to restructure financing, legal work necessary to prepare new documents, charges by the lenders for the extension or renewal of loans necessary.
  - (ii) Commitment fees, leasing and marketing expenses - The cost of returning any commitment fees received from prospective tenant(s) or purchaser(s), the cost of re-leasing and marketing due to loss of tenant(s) or purchaser(s).
  - (iii) Additional fees - for architects, engineers, consultants, attorneys and accountants needed for the completion of construction, repairs or reconstruction.
  - (iv) Carrying costs - property taxes, building permits, additional interest on loans, realty taxes and insurance premiums. Subject otherwise to the terms, exceptions and conditions of the Policy. Limits as specified on policy schedule

## 26. Unnamed Locations

It is hereby understood and agreed that, subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, and subject to the Insured having paid the agreed additional premium, the policy extends to cover the property insured while at fixed unspecified locations not included in the location(s) specified in the Schedule, up to the limit at any one location for any one loss and the aggregate Limit as specified in Policy Schedule subject to condition that the occupancy is related to insured's trade/Manufacturing activity/services covered under the policy.

Coverage under this extension shall not apply to property contained within any vehicle or other conveyance, or property while in transit and shall be limited to locations within India Only.

## 27. Testing & Commissioning Clause

It is hereby noted and agreed that this insurance does not cover destruction or damage to property in course of construction or erection, dismantling, revamp or undergoing testing or commissioning including mechanical, performance testing and any business interruption resulting there from.

Acceptance of property hereon is subject to satisfactory completion of the following procedures:

- a) Mechanical completion including testing
- b) Testing and commissioning
- c) Official acceptance by the insured following formal hand over certificate procedure. (It being understood that no equipment faults or punch list items affecting operation integrity of the plant are outstanding, unless otherwise agreed by Insurer). Testing to 100% of design capacity maintained by each separate unit in a stable and controlled manner for a continuous ongoing period of minimum 72 hours
- d) Fire suppression and detection systems are operational.

In the event that compliance with b, c, d will be deferred upon mechanical completion or testing, such alternative procedures which will be adopted prior to the attachment under the policy shall be agreed upon between the Insurer and the Insured on a case to case basis and the attachment of risk under the policy shall be subject to the approval of the Insurer.

Proviso: This exclusion does not apply to on-going maintenance/schedule turnaround. This exclusion also does not apply to revamp work subject, however, to the maximum contract value as declared within the Property in the course of construction Extension of the individual policies.

## Section II- Business Interruption (Fire)

### 1. Interdependency

It is hereby agreed and understood, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that if damage or destruction to any of the Insured's premises/ property should result in suffering a reduction in turnover or increase in cost of working of another Insured locations/premises which is dependent on the former Insured's premises/ property, then such loss is deemed to be covered by this Policy notwithstanding that no material damage was sustained by the latter premises/property provided that independent trading results for each production unit is separately ascertainable.

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

### 2. Minimum Demand Charges

It is hereby agreed and understood, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that the insurance by this Policy is extended to include the minimum demand charges imposed by any named supplier of electricity, water, gas or utility services to which the Insured has contracted and which cost has been incurred by the Insured following upon the loss as insured under this Policy and provided that such expenditure is not more specifically insured by the Policy as a Standing

charge or Fixed cost within the definition of Gross Profit or any other definition used in the terms of the policy wording.

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

### **3. Delayed Indemnity Clause**

In the event of an interruption to the business insured arising out of peril not excluded hereunder which commences and/or recommence at a date later than that of the loss or damage to the property insured hereunder which gives rise to such business interruption, insurers shall agree to extend the period during which indemnity is provided by this policy. Provided always the insurers shall not be liable for more than the indemnity limits as stated in the schedule nor the maximum number of days interrupted as stated in the schedule. Under no circumstance shall insurers be liable for any loss under this policy if such interruption to the business insured commences later than 12 months after the date of the loss or damage to the property insured hereunder and which shall occur after the conclusion of the period commencing on the date of damage and ending not later than the date of conclusion of the maximum indemnity period plus waiting period and 12 months thereafter.

### **4. Property Outside the Insured Premises/ Property in Off-site Storage**

On payment of additional premium, it is hereby declared and agreed that, this policy extends to cover property (Machineries / Equipments and Stocks) of the insured temporarily stored in unspecified locations outside the insured premises for a period as specified in the Policy Schedule and upto a limit at any one location for any one loss and in the aggregate for the policy period as specified in the Policy Schedule, subject to these properties being part of the declared Sum Insured.

### **5. Agreed Bank Clause**

All policies in which a Bank/Financial Institution has interest shall be issued in the name of Bank/Financial Institution and owner or mortgagor and shall contain a suitable clause to protect their interest. A specimen copy of the Clause is given hereunder.

It is hereby declared and agreed

5.1 That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties.

5.2 That the receipts of the Bank shall be complete discharge of the Company therefore and shall be binding on all the parties insured hereunder

N.B: The Bank shall mean the first named Financial Institution/ Bank named in the policy.

5.3 That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.

5.4 That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.

5.5 That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of condition 2 of the Section I of the Policy except where a breach of the condition has been committed by the Bank or its duly authorized agents or

servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place and

5.6 It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available.

N.B: In cases where the name of any Central Government or State Government owned and / or sponsored Industrial Financing or Rehabilitation Financing Corporations and /or Unit Trust of India or General Insurance Corporation of India and/or its subsidiaries or LIC of India/ any Financial Institution is included in the title of the Fire Policy as mortgagees, the above Agreed Bank Clause may be incorporated in the Policy substituting the name of such institution in place of the word 'Bank' in the said clause.

## **6. 72 Hours Clause**

### **Windstorm**

Insurers shall not be liable for any loss occurring before the effective date and time of the Policy nor for any loss commencing after the expiration date and time of this Policy. However, The Insurer will be liable for any losses occurring for a period of up to maximum seventy-two (72) hours after the expiration of this Policy, provided that the first windstorm damage occurs prior to the date and time of the expiration of this Policy. Each loss by windstorm shall constitute a single claim hereunder; provided, if more than one windstorm shall occur within any period of seventy two (72) hours during the term of this Policy such windstorm shall be deemed to be a single windstorm within the meaning thereof.

Official recognised Authority (or as agreed between The Insurer and The Insured) will elect the moment from which each of the aforesaid periods of seventy two (72) hours shall be deemed to have commenced but no two such seventy two (72) hour periods shall overlap.

### **Earthquake**

Insurers shall not be liable for any loss caused by an earthquake occurring before the effective date and time of this policy nor for any loss commencing after the expiration date and time of this policy. However, The Insurer will be liable for any losses occurring for a period of up to maximum seventy-two (72) hours after the expiration of this Policy, provided that the earthquake damage occurs prior to the date and time of the expiration of this Policy.

Any and all losses caused by earthquake shall constitute a single loss hereunder provided that more than one earthquake shock occurring within any seventy two (72) hour period during the Period of Insurance of this Policy shall be deemed to be a single earthquake within the meaning thereof.

Official recognised Authority (or as agreed between The Insurer and The Insured) will elect the moment from which each of the aforesaid periods of seventy two (72) hours shall be deemed to have commenced but no two such seventy two (72) hours periods shall overlap.

### **Flood**

Insurers shall not be liable for any loss caused by flood occurring before the effective date and time of this policy nor for any loss commencing after the expiration date and time of this policy. However, The Insurer will be liable for any losses occurring for a period of up to maximum seventy-two (72) hours after the expiration of this Policy, provided that the first flood damage occurs prior to the date and time of the expiration of this Policy.

Each loss caused by flood and all losses caused by flood within a seventy-two (72) hours period shall be deemed to constitute a single loss.

Official recognised Authority (or as agreed between The Insurer and The Insured) will elect the moment from which each of the aforesaid periods of seventy two (72) hours shall be deemed to have commenced but no two such seventy two (72) hours periods shall overlap.

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

## 7. Claims Payment On Account

It is hereby declared and agreed that all claims to be paid to the Insured within reasonable time after receipt of satisfactory documentation and determination of the quantity of the loss presented by the loss adjusters and agreed by the Company. In the event of indemnifiable loss or damage payment on account will be made by the Company as early as possible on request if this is approved by the Company and where the liability has been established in a preliminary loss report and accepted by the Company.

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

## 8. Loss Payee Clause

It is hereby understood and agreed, that the loss shall be 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.

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

## 9. Primary And Non Contributory Cover

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 otherwise to the terms, conditions and exceptions/exclusions of the Policy.

### LIST OF ADD-ONS:

Sr.No	Name of Add-on	UIN
1	Add-on under Business Secure - Section I - Undamaged foundations	IRDAN152CP0006V03201819/A0404V01202526
2	Add-on under Business Secure - Section I - Temporary removal of assets (excluding building & stocks)	IRDAN152CP0006V03201819/A0405V01202526
3	Add-on under Business Secure - Section I - Modification Cost/ Incompatibility Expenses	IRDAN152CP0006V03201819/A0406V01202526
4	Add-on under Business Secure - Section I - Green clause	IRDAN152CP0006V03201819/A0407V01202526
5	Add-on under Business Secure - Section I - Crane hiring expenses	IRDAN152CP0006V03201819/A0408V01202526
6	Add-on under Business Secure - Section I - Salvage disposal cost	IRDAN152CP0006V03201819/A0409V01202526
7	Add-on under Business Secure - Section I - Inhibition costs/damage by emergency services	IRDAN152CP0006V03201819/A0410V01202526
8	Add-on under Business Secure - Section I - Unpacking expense clause	IRDAN152CP0006V03201819/A0411V01202526
9	Add-on under Business Secure - Section I - Accidental Discharge of Gas Flooding System Cost	IRDAN152CP0006V03201819/A0412V01202526
10	Add-on under Business Secure - Section I - Roads pavements and street furniture:	IRDAN152CP0006V03201819/A0413V01202526

11	Add-on under Business Secure - Section I - Consequential Reduction In Value	IRDAN152CP0006V03201819/A0414V01202526
12	Add-on under Business Secure - Section I - Land Stabilization Costs	IRDAN152CP0006V03201819/A0415V01202526
13	Add-on under Business Secure - Section I - Outbuilding clause	IRDAN152CP0006V03201819/A0416V01202526
14	Add-on under Business Secure - Section I - Workmen's clause	IRDAN152CP0006V03201819/A0417V01202526
15	Add-on under Business Secure - Section I - Damages to Underground Services	IRDAN152CP0006V03201819/A0418V01202526
16	Add-on under Business Secure - Section I - Archives	IRDAN152CP0006V03201819/A0419V01202526
17	Add-on under Business Secure - Section I - Nominated Loss adjustor clause	IRDAN152CP0006V03201819/A0420V01202526
18	Add-on under Business Secure - Section I - PIG Retrieval	IRDAN152CP0006V03201819/A0421V01202526
19	Add-on under Business Secure - Section I - Exploratory Costs	IRDAN152CP0006V03201819/A0422V01202526
20	Add-on under Business Secure - Section I - Metered Water	IRDAN152CP0006V03201819/A0423V01202526
21	Add-on under Business Secure - Section I - Contracting Purchasers Interest Clause	IRDAN152CP0006V03201819/A0424V01202526
22	Add-on under Business Secure - Section I - Public Relations Expense	IRDAN152CP0006V03201819/A0425V01202526
23	Add-on under Business Secure - Section I - Fine Arts/Works of Art	IRDAN152CP0006V03201819/A0426V01202526
24	Add-on under Business Secure - Section I - Smoke Damage	IRDAN152CP0006V03201819/A0427V01202526
25	Add-on under Business Secure - Section I - Soft Costs	IRDAN152CP0006V03201819/A0428V01202526
26	Add-on under Business Secure - Section I - Unnamed Locations	IRDAN152CP0006V03201819/A0429V01202526
27	Add-on under Business Secure - Section I - Testing & Commissioning Clause	IRDAN152CP0006V03201819/A0430V01202526
28	Add-on under Business Secure - Section II - Interdependency	IRDAN152CP0006V03201819/A0431V01202526
29	Add-on under Business Secure - Section II - Minimum Demand Charges	IRDAN152CP0006V03201819/A0432V01202526
30	Add-on under Business Secure - Section II - Delayed Indemnity Clause	IRDAN152CP0006V03201819/A0433V01202526
31	Add-on under Business Secure - Section II - Property Outside the Insured Premises/ Property in Off-site Storage	IRDAN152CP0006V03201819/A0434V01202526
32	Add-on under Business Secure - Section II - Agreed Bank Clause	IRDAN152CP0006V03201819/A0435V01202526
33	Add-on under Business Secure - Section II - 72 Hours Clause	IRDAN152CP0006V03201819/A0436V01202526
34	Add-on under Business Secure - Section II - Claims Payment on Account	IRDAN152CP0006V03201819/A0437V01202526
35	Add-on under Business Secure - Section II - Loss Payee Clause	IRDAN152CP0006V03201819/A0438V01202526
36	Add-on under Business Secure - Section II - Primary and Contributory Cover	IRDAN152CP0006V03201819/A0439V01202526