CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

<table>
<tr><th>S. No</th><th>Title</th><th>Description
(Please refer to applicable Policy Clause Number in next column)</th><th>Policy Clause Number</th></tr>
<tr><td>1</td><td>Product Name</td><td>Property Shield Package Policy</td><td></td></tr>
<tr><td>2</td><td>Unique Identification Number (UIN) allotted by IRDAI</td><td>IRDAN152RP0001V02202425</td><td></td></tr>
<tr><td>3</td><td>Structure</td><td>State basis of Sum/Limit Insured
• Indemnity
*(For section wise details, please refer policy schedule/wordings)</td><td>Policy wordings – Preamble</td></tr>
<tr><td>4</td><td>Interests Insured</td><td>This is a comprehensive package policy designed exclusively for business owners, manufacturers with intent to provide absolute protection under one policy. Covers provided under this policy can be tailored as per the individual requirements by selecting from a range for additional covers along with the standard coverages under the various sections.
This policy is for enterprises where the total value at risk across all insurable asset classes at one location does not exceed ₹50 Crore (Rupees Fifty Crore) at the policy commencement date.</td><td></td></tr>
<tr><td>5</td><td>Sum Insured /</td><td>The maximum amount: The maximum amount We pay under this Policy is the total Sum Insured. The maximum amount We pay under this Policy for any cover, or any item, or category or group of items, is the Sum Insured for that cover or item, category or group. The Sum Insured for each cover is as per Policy Schedule.

<table>
<tr><th>Section</th><th>Cover</th><th>Sum Insured/ Limit of Indemnity (INR)</th></tr>
<tr><td>Section I -

Property Shield</td><td>As per Annexure</td><td>XXXX</td></tr>
<tr><td rowspan="2">Section II – Business Interruption (Fire)</td><td>Gross Profit / Gross Revenue</td><td>XXXX</td></tr>
<tr><td>Indemnity Period: …. Months</td><td>XXXX</td></tr>
<tr><td>Section III – Burglary & Housebreaking</td><td>Contents (as per Annexure)</td><td>XXXX</td></tr>
<tr><td>Section IV - Electronic Equipments</td><td>Electronic Equipment (as per Annexure)</td><td>XXXX</td></tr>
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</td><td>Policy Schedule</td></tr>
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Section V – Machinery Breakdown	Machinery Breakdown (as per Annexure)	XXXX
Section VI- Boiler and Pressure Vessels	Boilers (as per Annexure)	XXXX
Section VII- All Risk	All Risk (as per Annexure)	XXXX
Section VIII – Money	Money In Safe	XXXX
	Money In Transit	XXXX
	Money In Counter / Till	XXXX
Section IX – Fidelity Guarantee	Fidelity Guarantee (as per Annexure)	XXXX
Section X – Plate Glass	Plate Glass (as per annexure)	XXXX
Section XI - Signage	Signage (as per Annexure)	XXXX
Section XII- Baggage	Baggage (as per Annexure)	XXXX
Section XIII- Personal Accident	Accidental Death	XXXX
	Accidental Death + Permanent Total Disablement	XXXX
	Accidental Death + Permanent Total Disablement + Permanent Partial Disablement	XXXX
	Accidental Death + Permanent Total Disablement + Permanent Partial Disablement + Temporary Total Disablement	XXXX
	(As per Annexure)	XXXX
Section XIV- Employee Compensation	Employee Compensation (As per Annexure)	XXXX
Section XV- Public Liability	Public Liability (AOA & AOY)	XXXX
Section XVI- Tenant's Legal Liability	Tenant Legal Liability (As per Annexure)	XXXX
Section XVII- Directors &Officers Liability	Directors & Officers Liability (As per Annexure)	XXXX

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<td>Policy Coverage</td>
<td>

- **Property Shield (Section I)**

Property Shield provides insurance cover for physical loss or damage to or destruction of Insured Property relating to the Insured’s business. The customer may opt for any one or more Covers. Cover 1 is mandatory. The coverages available under this section are listed in below table.

<table>
<tr><th>Section</th><th>Coverage</th></tr>
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<tr><td>Cover 2</td><td>Spontaneous Combustion</td></tr>
<tr><td>Cover 3</td><td>STFI Cover</td></tr>
<tr><td>Cover 4</td><td>Earthquake Cover</td></tr>
<tr><td>Cover 5</td><td>Forest fire and Jungle fire</td></tr>
<tr><td>Cover 6</td><td>Riot, Strikes, Malicious Damages Cover</td></tr>
<tr><td>Cover 7</td><td>Terrorism</td></tr>
<tr><td>Cover 8</td><td>Theft after an Insured Peril Cover</td></tr>
<tr><td rowspan="8">Cover 9</td><td>Inbuilt Covers</td></tr>
<tr><td>9.1: Additions or alterations</td></tr>
<tr><td>9.2: Temporary removal of stocks</td></tr>
<tr><td>9.3: Cover for Specific Contents</td></tr>
<tr><td>9.4: Start-Up/Shut Down Expenses</td></tr>
<tr><td>9.5: Professional Fees</td></tr>
<tr><td>9.6: Costs for removal of debris</td></tr>
<tr><td>9.7: Costs compelled by Municipal Regulations Cover</td></tr>
<tr><td rowspan="15">Cover 10</td><td>Optional Covers</td></tr>
<tr><td>1. Additions or alterations</td></tr>
<tr><td>2. Additional Start-Up/Shut Down Expenses</td></tr>
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<tr><td>4. Declaration policy for Stocks</td></tr>
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<tr><td>7. Involuntary Betterment/ Technological Advancement</td></tr>
<tr><td>8. Loss Minimization Expenses</td></tr>
<tr><td>9. Escalation</td></tr>
<tr><td>10. Incidental Expenses</td></tr>
<tr><td>11. Minor works</td></tr>
<tr><td>12. Undamaged property</td></tr>
<tr><td>13. Removal of debris</td></tr>
<tr><td>14. Professional Fee</td></tr>
</table>

This policy is for enterprises where the total value at risk across all insurable asset classes at one location does not exceed ₹50 Crore (Rupees Fifty Crore) at the policy commencement date.

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		• **Business Interruption (Fire) (Section II)** If the property insured is damaged or destroyed by the perils covered under Section I and as a consequence the business carried on by the insured at the premises is interrupted or interfered with, the policy will cover the amount of loss resulting from such interruption or interference. • **Burglary & Housebreaking (Section III)** Covers loss or damage to the insured property due to burglary or house-breaking (theft following upon an actual forcible and violent entry of and/or exit from the premises). • **Electronic Equipments (Section IV)** Covers actual loss or damage to insured equipment's like computers, audio-visual equipments etc. due to perils such as, Fire, Burglary, Flood, Earthquake, Electrical or Mechanical breakdown, etc. • **Machinery Breakdown (Section V)** Covers loss caused to insured due to Breakdown (Mechanical breakdown or Electrical Breakdown) of various types of Machinery like DG sets, transformers, air conditioners, pumps, etc. • **Boiler and Pressure Vessels (Section VI)** Covers loss or damage (Other than by Fire) to insured Boiler or Pressure Plant caused to it, by its own explosion or collapse during the course of its working. • **All Risk (Section VII)** Covers loss or damage to the insured property which are movable/ portable in nature from all perils unless specifically excluded. • **Money (Section VIII)** Covers loss of money whilst in transit from/to insured premises to designated location and money kept in safe or strong room. • **Fidelity Guarantee (Section IX)** Covers direct pecuniary loss sustained by the insured by reason of fraud/dishonesty committed by the insured's employees. • **Plate Glass (Section X)** Covers accidental breakage or damage to any of the insured glass or sanitary fittings in the insured premises. • **Signage (Section XI)** Covers loss of or damage to the insured neon/glow signs or hoarding by perils specified. • **Baggage (Section XII)** Covers loss or damage to baggage due to accident or personal mishap suffered by insured whilst on journey. • **Personal Accident (Section XIII)**	

		In the event of accidental death or bodily injury to the insured employees, the policy will pay benefit payment to the employee or nominee as per the Benefits Table. • **Employee Compensation (Section XIV)** Covers the compensation which the insured is liable to pay towards his employees for personal injury sustained by accident or disease arising out of and in the course of employment. • **Public Liability (Section XV)** Covers the legal liability of the insured in respect of claims arising out of accidents occurring in the insured premises. • **Tenant's Legal Liability (Section XVI)** In case the insured is a tenant at the given premises, the cover will protect the property from tenant caused damages. • **Directors and Officers Liability (Section XVII)** Covers the personal liability of Directors and Officers arising due to wrongful acts in their managerial capacity. It also provides protections for claims brought against directors, officers and employees for alleged wrongful acts like breach of duty, neglect, etc. Defence costs are also covered. ***Insurance under Section I is mandatory.**	

7	Add-on Cover	**SECTION I - PROPERTY SHIELD** **1. AGREED BANK CLAUSE** 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 **SECTION II- BUSINESS INTERRUPTION (FIRE)** **1. SUPPLIER'S EXTENSION** Policy may be extended to Suppliers' Premises. The indemnity period under the Suppliers extension shall be identical to that under the main Policy. **2. CUSTOMER'S EXTENSION** Policy may be extended to Customers' Premises. The indemnity period under the Customers extension shall be identical to that under the main Policy. **3. SERVICE INTERRUPTION TIME ELEMENT (EXTENSION TO COVER LOSS DUE TO ACCIDENTAL FAILURE OF PUBLIC ELECTRICITY/ GAS/ WATER SUPPLY)** It is hereby agreed and declared that loss as insured by this policy resulting from interruption of or interference with the business carried on by the insured at the premises described within in consequence of failure of electric supply at the terminal ends of the electricity service feeders*/Gas Works*/Water Works* from which the insured obtain electric Supply*/Gas*/Water* at the said premises directly due to Damage (as within defined) to property at an Electricity Station or Substation of Public Electricity Supply Undertaking*/Gas Works*/Water Works* (excluding Jack wells) from which the insured obtain electricity supply*/Gas*/Water* shall be deemed to be loss resulting from damage to property used by the insured at the premises 4. **ADDITIONAL INCREASE IN COST OF WORKING** This policy extends to cover costs and expenses necessarily and reasonably incurred during the indemnity period in consequence of the 'Damage' and not otherwise payable under Loss of Gross Profit Provision (increase in cost of working) for the purposes of maintaining the business. **5. GROUP INTERDEPENDENCY** Loss as insured by this Section of the policy of insurance resulting from interruption of or interference with the business in consequence of loss or damage to property whether or not insured by Material Damage Section of the policy of insurance and situated at any other named premises in territorial limits owned and/or occupied and/or used by the Insured for the purpose of the business insured or any other business shall be deemed to be loss resulting from loss or damage to property used by the insured at any of the insured premises, up to the limit as specified in the Schedule. This cover is not extended to suppliers or customers and shall be on named basis.	Add-on Wording

6. MOLTEN METAL SPILLAGE COVER

The policy extends to cover losses consequent to the 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.

7. **PROFESSIONAL ACCOUNTANTS**

The Insurer will pay to The Insured the reasonable charges payable by The Insured to their professional accountants for producing such particulars or details or any other proofs, information or evidence as may be required by The Insurer and reporting that such particulars or details are in accordance with The Insured’s books of account or other business books or documents.

8. CLAIMS PREPARATION COST

This Policy extends to include costs reasonably incurred by the Insured in producing and certifying any particulars or details in support of any claim as may be required by the Company in accordance with the terms and conditions of the Policy.

9. INGRESS/EGRESS

This policy is extended to include the actual loss sustained by the Insured from the necessary Interruption of Business or Extra Expense incurred as covered hereunder, during the length of time, not exceeding four consecutive weeks, when as a direct result of a peril insured against hereunder within defined radius of the Insured’s premises, ingress to or egress from the Insured’s premises is prevented.

10. DENIAL OF ACCESS

This covers the loss caused by denial of access to Insured’s premises due to either Insured perils causing damage or destruction to the property belonging to the Insured or property within a defined from the Insured premises or any action by Police Authority.

11. PREVENTION OF ACCESS

This covers the loss caused by prevention of access to Insured’s premises due to Insured perils causing damage or destruction to the property belonging to the Insured or property within a defined radius from the Insured premises

12. INSURED PROPERTY STORED AT OTHER SITUATIONS

On payment of additional premium, loss of the insured items of this policy, resulting from interruption of/or interference with the business in consequence of damage (as within defined) to property at the under noted situation shall be deemed to be loss resulting from damage to property used by the insured at the premises:

- **(a)** Property of the Insured Stored
- **(b)** Suppliers’ Premises
- **(c)** Premises where a Contract is being carried out:
- **(d)** Professional Insured

13. RETURN OF PREMIUM CLAUSE

"If the insured declares at the latest twelve months after the expiry of any period of Insurance, that the Gross Profits earned (or a proportionately increased multiple thereof where the maximum Indemnity Period exceeds 12 months) during the accounting period of 12 months most nearly concurrent with any period of insurance, as certified by the Insured's Auditors, was less than the Sum Insured thereon, a pro-rata return of premium not exceeding 50% of the premium paid on such Sum Insured for such period of insurance shall be made in respect of the difference.

14. SPOILAGE RISK EXTENSION

The cover shall extend to loss of profits arising out of the spoilage, i.e... interruption of business solely as a result of (i) loss of stock-in-process and (ii) damage to machinery, containers and equipment. The term 'Damage' as defined under this Policy, shall extend to include loss or damage in consequence of spoilage resulting from the retarding or interruption or cessation of any process or operation caused by any of the perils covered under this Policy,

15. EARTHQUAKE EXTENSION

Add-On covers such as Earthquake may be included in the Policy by way of an endorsement

16. Sabotage and Terrorism Damage Cover Endorsement - Material Damage and Loss of Profit (*)

Terrorism cover can be provided by way of this endorsement.

17. VOLUNTARY DEDUCTIBLE CLAUSE

"It is hereby declared and agreed that insured having opted to bear the amount of loss as computed hereunder of each and every admissible claim under the policy.

i. In respect of a policy insuring reduction in turnover, the amount equivalent to the rate of Gross Profit applied to the Standard Turnover for ………. Days.
ii. In respect of a policy insuring reduction in output, the amount equivalent to the rate of Gross Profit applied to the Standard Output for ……… days.

The Company has allowed a discount of ……….. % on the final premium payable for Consequential Loss (Fire) Policy and it extensions covering all the Special Perils."

18. ACCUMULATED STOCK CLAUSE

Where the insured maintains sufficient stock of finished goods from time to time as a matter of business policy, the Insurers may, at their discretion, attach the following Clause to the Consequential Loss (Fire) Policy issued on Turnover Basis:- "In adjusting any loss, account shall be taken and an equitable allowance made if any shortage in turnover due to the damage is postponed by reason of the Turnover being temporarily maintained from accumulated stocks of finished goods in the Insured's warehouses."

SECTION III- BURGLARY & HOUSEBREAKING

1. THEFT COVER

		Policy extends to cover loss or damage to insured property as defined in the policy schedule arising out of theft. **2. RIOT, STRIKE AND MALICIOUS DAMAGE** Policy extends to cover Loss of or visible physical damage or destruction by external violent means directly caused to the property insured. **3. HOLD UP** Policy can be extended to cover loss or damage to insured property as defined in the policy schedule arising out of hold up. Hold Up means forcible removal by actual or threatened violence against Insured and/or insured's family and/or Employee(s) of the Insured. **4. FIRST LOSS BASIS CLAUSE** The Sum insured is on the First Loss Basis in proportion of ___% of 100% Sum Insured, amounting to a value as stated in the Schedule. It is further declared and agreed that in the event of the total value of items at risk at the time of loss being greater than the total value declared for purpose of this cover and incorporated in the Schedule, insured shall be considered as being their own insurer, for the difference, and shall bear a rateable share of the loss accordingly. **5. FLOATER CLAUSE** In consideration of Floater Extra charged over and above the policy rate the Sum Insured in aggregate under the policy is available for any one, more, or all locations as specified in respect of movable property. **6. TERRORISM DAMAGE COVER ENDORSEMENT** Terrorism cover can be provided by way of this endorsement **SECTION IV, V, VI- ELECTRONIC EQUIPMENTS/ MACHINERY BREAKDOWN/ BOILER AND PRESSURE VESSELS** **1. THIRD PARTY LIABILITY** It is hereby agreed and declared that notwithstanding anything to the contrary stated in this policy, the Company will indemnify the insured: a) against legal liability for the accidental loss or damage caused to the property of other persons. b) against legal liability (liability under contract excepted) for fatal or non-fatal injury to any persons other than the insured or his own employees or employee of the owner of the works/site/premises/ location or employees of the other firms/connected with any other work site/ premises/ location or members of the family of the insured or any of the aforesaid. **2. EXPRESS FREIGHT** This insurance shall be extended to cover extra charges for express freight (excluding air freight). **3. AIR FREIGHT**	

		It is hereby declared and agreed that the Policy shall also indemnify towards Air Freight incurred by the Insured in connection with the indemnifiable loss under the Policy. **4. ADDITIONAL CUSTOMS DUTY** It is hereby declared and agreed that the Insured shall also be indemnified during the currency of the policy, towards the additional Customs Duty. **5. ESCALATION CLAUSE** Under noted items(s) the Sum(s) Insured thereby shall, during the period of insurance, be increased each day by an amount representing 1/365th of the specified percentage increase per annum. **6. FLOATER CLAUSE** In consideration of Floater Extra charged over and above the policy rate the Sum Insured in aggregate under the policy is available for any one, more, or all locations as specified in respect of movable property. **7. PARTS UNDAMAGED CLAUSE** The policy stands extended to include replacement of undamaged parts also in the machinery subject to terms & conditions of the policy. **8. OWNERS SURROUNDING PROPERTY** This insurance by within Policy is extended to cover loss or damage to property located at or adjacent to the site and belonging to or held in care, custody, control of the principal(s) or the contractor(s) if occurring directly due to damage of items mentioned in the schedule while at rest or in use for construction or erection during period of Policy. **9. WAIVER OF BETTERMENT** In the event of total physical damage of the insured machinery/ equipment necessitating replacement, which may become obsolete at the time of such replacement, the Indemnity shall be the cost of reinstatement of the damaged machinery with the follow up model of the same type, provided that, such cost of replacement does not exceed the sum insured set against the said item. **10. OMISSION TO INSURE/ INADVERTENT OMISSION** In consideration of the payment of additional premium, this policy extends to cover equipments as defined in the schedule hereof which the insured may acquire or for which they may become responsible or any inadvertent omissions. i) The liability under this extension shall not to exceed 5% of the sum insured for equipments mentioned in the schedule. **11. PROFESSIONAL FEE** The policy is extended to include any amount in respect of Architects, Surveyors and Consulting Engineers reimbursable fees or other professional fees necessarily incurred by the Insured in the	

		reinstatement of the Insured property consequent upon its loss, destruction or damage but not for preparing any claim. **12. OMISSION TO INSURE ADDITIONS, ALTERATIONS** In consideration of the payment of additional premium, **t**he insurance by this policy extends to cover Portable Equipments as defined in the schedule hereof, which the Insured may acquire or for which they may become responsible:- (i) The liability under this Extension shall not exceed in respect of portable equipments 5% of the Sum Insured by items of the Schedule. (ii) The Insured shall notify the Company of each additional insurance as soon as it shall come to their knowledge and shall pay the appropriate additional premium thereon from the date of inception. (iii) Following the advice of any additional insurance as aforesaid, cover by this extension shall be fully reinstated. (iv) No liability shall attach to the insurers in respect of any Building, machinery, Plant or other contents while such property is otherwise insured. **13. CLAIMS INVESTIGATION COST** The Policy stands extended to cover the expenses related to investigating and identifying of the cause or exact location of loss or damage. **14. CLAIMS PREPARATION COST** Policy extends to include costs reasonably incurred by the Insured in producing and certifying any particulars or details in support of any claim as may be required by the Company in terms of the conditions of the Policy. **15. NON VITIATION CLAUSE / MULTIPLE INSURED CLAUSE** It is noted and agreed that, if the Insured described in the Annexure comprises more than one insured party each operating as a separate and distinct entity, then (save as provided in this Clause) cover hereunder shall apply in the same manner and to the same extent as if individual policies have been issued to each such insured party provided that, the total liability of the Insurers to all of the insured parties collectively shall not exceed the sums insured and limits of indemnity including any inner limits set by memorandum or endorsement stated in the policy. **16. COVER FOR MOBILE AND PORTABLE EQUIPMENT OUTSIDE THE PREMISES** This insurance shall be extended to cover loss or damage to the mobile and/or portable equipment as specified in the Policy schedule, whilst stationary or in transit anywhere within the territorial limits specified in the Policy. **17. TERRORISM DAMAGE INCLUSION ENDORSEMENT (APPLICABLE FOR SECTION IV – ELECTRONIC EQUIPMENTS)**	

		Terrorism cover can be provided by way of this endorsement **SECTION VII - ALL RISK** **1. GEOGRAPHICAL SCOPE - WORLDWIDE** It is hereby declared and agreed that in consideration of payment of additional premium specified in the Schedule, the relevant section of this policy is extended to provide worldwide coverage. **2. MECHANICAL OR ELECTRICAL DERANGEMENT/ BREAKDOWN** It is hereby declared and agreed that in consideration of payment of additional premium specified in the Schedule, the Mechanical or Electrical derangement/breakdown Exclusion Warranty of forming part of the mentioned policy stands deleted. **3. DESIGNATION OF PROPERTY CLAUSE** For the purpose of determining, where necessary, the item under which any property is insured, the insurers agree to accept the designation under which the property has been entered in the insured's books. **4. FIRST LOSS BASIS CLAUSE** The Sum insured is on the First Loss Basis in proportion of ___% of 100% Sum Insured, amounting to a value as stated in the Schedule. It is further declared and agreed that in the event of the total value of items at risk at the time of loss being greater than the total value declared for purpose of this cover and incorporated in the Schedule, insured shall be considered as being their own insurer, for the difference, and shall bear a rateable share of the loss accordingly. **5. NEW FOR OLD BASIS CLAUSE** In the event of a loss the company shall indemnify the Insured for Replacement Value of the insured items by a new item of the same kind and same capacity without any allowance for wear and tear and/or depreciation. **6. TERRORISM DAMAGE COVER ENDORSEMENT** Terrorism cover can be provided by way of this endorsement **SECTION VIII- MONEY** **1. CASH KEPT OVERNIGHT AT PROPRIETOR'S, PARTNER'S, DIRECTOR'S HOUSE DUE TO EXIGENCIES** On payment of additional premium and subject to limits set forth for Money in Safe, it is hereby declared and agreed that, this section of the policy stands extended to include loss of Money kept at Insured's/ Proprietor's/ Partner's/ Director's house, kept separately and away from personal cash/valuables during overnight due to situations such as continuous bank holiday or Riot & Strike preventing the Insured/such people from depositing the Money in bank. **2. ASSAULT RISKS**	

		On payment of additional premium, it is hereby declared and agreed that the Policy extends to cover an injury occurring within twelve (12) months suffered by the: Owner, partner, proprietor, director or Authorised Employee of the Insured, in the case of Money on Insured Premises or in transit, or during a Robbery/ Burglary/ House breaking/ Theft or attempted Theft and such injury is the sole cause of i) Death; ii) Total and permanent loss of sight in one or both eyes; iii) Total and permanent loss of one or both hands or feet; **3. THEFT** On payment of additional premium, it is hereby declared and agreed that the Policy stands extended to include the Theft of Money in cash counter caused by persons other than cashiers/ Authorised Employees specifically entrusted with the responsibility of handling cash. **4. DAMAGE TO SAFE** Policy stands extended to include damage to Safe caused by perpetrators in attempt to cause loss. **5. FLOATER COVER** Policy stands extended to cover the sum insured in aggregate for any one, more, or all locations as specified in respect of Money in Safe and counter. **6. INFIDELITY OF CASH CARRYING EMPLOYEES** Policy stands extended to include loss of Money In Transit caused by infidelity acts of cash carrying Employees specifically entrusted with the responsibility of cash carrying and discovered within 30 days from the date of the transit or as mentioned in the Policy Schedule. **7. LOSS OF PERSONAL EFFECTS OF EMPLOYEES** Policy stands extended to include loss or damage to personal effects of Employees caused during the acts of Burglary or Housebreaking, Hold up covered under the Policy. **8. TERRORISM DAMAGE COVER** 8.1 Money in counter or Safe : On payment of additional premium, it is hereby declared and agreed that the Policy stands extended to pay for loss of Money in counter or Safe due to Act of Terrorism. 8.2 Money In Transit : On payment of additional premium, it is hereby declared and agreed that the Policy stands extended to pay for loss of Money in transit due to Act of Terrorism. **9. USE OF DUPLICATE KEY** On payment of additional premium, it is hereby declared and agreed that the Policy stands extended to include loss of Money in Safe by use of duplicate key. **10. OFF ROLL/ CONTRACTOR'S EMPLOYEES**	

		On payment of additional premium, it is hereby declared and agreed that the Policy extends to cover loss of Money In Transit, whilst carried by the Insured's Off roll Employees/ Contractor's Employees occasioned by Robbery, Theft or any other fortuitous cause. **11. STRIKE, RIOT AND CIVIL COMMOTION** On payment of additional premium, it is hereby declared and agreed that the Policy stands extended to pay for loss of Money in counter or Safe due to Strike, Riot and Civil Commotion. **SECTION IX- FIDELITY GUARANTEE** **1. ADDITIONAL EXPENSES EXTENSION** It is hereby declared and agreed that in consideration of the premium charged under the Policy, and subject to the terms and conditions, the Insured will be indemnified towards expenses reasonably incurred towards substantiating the claim. **2. CONTRACTUAL EMPLOYEE(S) EXTENSION** It is hereby declared and agreed that in consideration of the premium charged under the Policy and subject to the terms and conditions, the coverage under the Policy is extended to indemnify the Insured against any direct pecuniary loss sustained by reason of any act of fraud or dishonesty committed by any Contractual Employee(s) who are hired by the Insured to undertake any specific work and for a specific period of time at a specific pay. **3. RETROACTIVE PERIOD** It is hereby declared and agreed that in consideration of payment of additional premium under this endorsement and subject to otherwise the terms and conditions of this Policy, the Company also agrees to indemnify the insured against any direct pecuniary loss sustained by reason of any act of fraud or dishonesty committed by any permanent employee(s) during the retroactive period mentioned on the policy schedule and discovered during the period of insurance of this policy. 4. **COVERAGE FOR FOREIGN EXCHANGE** It is hereby declared and agreed that in consideration of the premium charged under the Policy and subject to the terms and conditions, the coverage under the Policy is extended to indemnify the Insured against any direct pecuniary loss of foreign currency in possession of the Employee/Insured, sustained by reason of any act of fraud or dishonesty committed by any permanent Employee(s) of the Insured. **SECTION XII- BAGGAGE** **GEOGRAPHICAL SCOPE - WORLDWIDE** It is hereby declared and agreed that in consideration of payment of additional premium specified in the Schedule, the relevant section of this policy is extended to provide worldwide coverage. **SECTION XIV- EMPLOYEE COMPENSATION** **1. COVERAGE FOR MEDICAL EXPENSES**	

In consideration of the payment of additional premium, it is hereby understood and agreed that this Policy is extended to cover Insured's liability towards medical expenses for treatment of Injury arising out of accident in respect of which indemnity granted under this policy otherwise applies.

2. COVERAGE FOR OCCUPATIONAL DISEASES

In consideration of the payment of additional premium, it is hereby understood and agreed that the indemnity herein granted is extended to cover the legal liability of the Insured to the Employee for Occupational Diseases solely and directly contracted due to employment under the Insured in the Business in respect of which the within policy is granted.

3. COVERAGE FOR CONTRACTORS WORKERS/ EMPLOYEES

In consideration of the payment of additional premium, it is hereby understood and agreed that the indemnity herein granted is extended to cover the legal liability of the Insured to the Employees in the employment of Contractors performing work for the Insured while engaged in the Business in respect of which the within Policy is granted, but only so far as regard claims under the Employees Compensation Act, 1923, and subsequent amendments of said Act prior to the date of the issue of this Policy.

4. COVERAGE FOR LEGAL LIABILITY UNDER THE FATAL ACCIDENTS ACT, 1855

In consideration of the payment of additional premium, it is hereby understood and agreed that the indemnity herein granted is extended to cover the legal liability of the Insured to the Employee under the Fatal Accidents Act, 1855 caused solely and directly due to employment under the Insured in the Business in respect of which the within policy is granted.

5. COVERAGE FOR TERRORISM

In consideration of the payment of additional premium, it is hereby understood and agreed that this Policy is extended to cover the legal liability of the Insured to the Employee by accident directly or indirectly caused by or arising from or in consequence of or attributable to any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

SECTION XV- PUBLIC LIABILITY

1. 72 HOURS SUDDEN & ACCIDENTAL POLLUTION EXTENSION

This insurance does not apply to Personal Injury or Bodily Injury or financial loss or loss of, damage to, or loss of use of Property directly or indirectly arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acid, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water, but this exclusion does not apply if such discharge, dispersal, release or escape meets all six of the following conditions:

		1. the discharge, dispersal, release or escape must be neither expected nor intended by the Insured, and 2. the beginning of the discharge, dispersal, release or escape must take place during the policy period, and 3. the discharge, dispersal, release or escape must be physically evident to the Insured or other parties within 72 hours of the beginning of the discharge, dispersal, release or escape, and 4. the initial Bodily Injury or Property Damage caused by the discharge, dispersal, release or escape must be ensue within 72 hours of the beginning of the discharge, dispersal, release or escape. 5. Is indemnified in not more than one annual period of original insurance 6. Notwithstanding anything to the contrary in condition 4, Insured's duties in the event of occurrence, claim or lawsuit, or any other policy conditions, all claims made against the Insured under this coverage must be reported to the company as soon as practicable but not later than 30 days after termination of the policy. **2. AOG PERILS ENDORSEMENT** Notwithstanding anything herein contained to the contrary, it is agreed and declared that the coverage under the Policy is extended to cover Loss arising out of or in connection fire, explosion, earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance at the Insured's premises and claims made during the policy period. **3. FOOD AND BEVERAGES EXTENSION** Notwithstanding exclusion … (product liability exclusion if one exists), this insurance extends to indemnify the insured against all sums which the insured shall become legally liable to pay as damages for bodily injury due to poisoning by food or non-alcoholic drink supplied by the insured, but excluding drugs and medicines, at or from the insured's premises, or due to the presence of foreign or deleterious matter in such food or drink. **4. GUEST EFFECTS** Notwithstanding anything herein contained to the contrary, it is agreed and declared that the coverage under the Section is extended to cover Loss in respect of the Property of any third party who is a registered guest of the Insured's hotel. **5. LIFTS & HOISTS - TRADE USE** Notwithstanding anything herein contained to the contrary, it is agreed and declared that the coverage under the Section is extended to cover Loss in respect of the use of any lift, hoist, escalator or elevator in the Premises. **6. LIFTS, HOISTS, ESCLATORS & ELEVATORS - PUBLIC USE** The coverage under the Section is extended to cover Loss in respect of the use of any lift, hoist, escalator or elevator in the premises or	

for which the Insured is responsible whilst such are being utilized by members of the public.

7. MEDICAL PAYMENTS
The coverage under the Section is extended to cover Medical Expenses claimed by a third party for accidental physical Injury to that third party on the premises or on ways next to the Premises in connection with the Business of the Insured.

8. SWIMMING POOL EXTENSION
The coverage under the Section is extended to cover Loss in respect of the following facilities provided by the Insured or on his behalf at his premises:

1. Swimming pool, hot tub, jacuzzi
2. Saunas or steam bath
3. Gym, fitness centres, health clubs and spas.

9. TENANT'S LEGAL LIABILITY
The Company will indemnify the Insured against liability at law in respect of accidental Damage to premises subject to the Limits stated in the Schedule (including fixtures and fittings) leased or rented by the Insured.

10. TERRORISM LEGAL LIABILITY EXTENSION
Terrorism cover can be provided by way of this endorsement

11. TRANSPORTATION ENDORSEMENT
It is hereby agreed and declared that the insurance under this policy shall extend to include legal liability of the Insured for death or bodily injury or loss of or damage to or loss of use of property arising out of accident directly caused by materials/dangerous or hazardous substances as per list submitted to the company whilst being transported by rail/road/pipeline and claims made during the policy period.

12. VALET PARKING
The coverage under the Section is extended to cover Loss in respect of collision damage to a third party's automobile occurring when such automobile is in the custody of the Insured's employee on the Premises or on the ways immediately adjoining the Premises.

13. JOINT INSURED EXTENSION
It is agreed and declared that the Insured as specified in the Schedule of this Policy is extended to include *Joint Insured.*

Section XVII- DIRECTORS AND OFFICERS LIABILITY
1. ADVANCEMENT OF DEFENCE COSTS
It is agreed and declared that in respect of any Claim or Inquiry, the Insurer shall pay Defence Costs or Legal Representation Expenses on behalf of the Insured on an as incurred basis prior to final disposition or adjudication, the advancement of Defence Costs or Legal Representation Expenses as provided under this policy will be made within thirty (30) days of receipt of an invoice by the Insurer.

		2. CORPORATE MANSLAUGHTER Insurer shall pay the Cost of Insured with respect to any proceeding brought against them for Corporate Manslaughter. Corporate Manslaughter means a gross breach of duty of care causing the death of another person. **3. COUNSELLING SERVICES EXTENSION** In addition to the Limit of Liability, the Insurer will pay to or on behalf of each Insured, up to the Counselling Services Extension Limit all reasonable fees, costs and expenses of an accredited psychiatrist, psychologist or counsellor chosen by the Insured at his/her own discretion with the prior written consent of the Insurer, not to be unreasonable withheld or delayed, to treat stress, anxiety or such similar medical conditions resulting from a Claim against, or Inquiry compelling attendance by, such Insured. **4. EMERGENCY COST ADJUSTMENT** If Defence Costs or Legal Representation Costs are incurred by an Insured, prior to receiving the written consent of the Insurer, the Insurer agrees to give retrospective approval for such amounts incurred by the Insured to the point in time when the Insured could reasonably have sought the Insurer's written consent. **5. EMPLOYEE PRACTICE LIABILITY COVER** The Insurer will pay the Loss, up to the sub-limit specified in the Schedule, due to an Employee Practices Violation by an Insured arising from a Claim first made against the Company during the Policy Period and notified to the Insurer as required under the Policy, provided that such Claim is also made and continuously maintained against at least one Insured Person of the Company. **6. INSURED VS INSURED COVER** The Insurer will pay the Defence Costs, up to the sub-limit specified in the Schedule for this Extension, incurred due to a Wrongful Act of an Insured Person arising from a Claim first made against the Insured Person during the Policy Period and notified to the Insurer as required under the Policy, which is based upon, arising out of, or in any manner involving, or is made by or on behalf of or with the involvement, intercession, support or solicitation of an Insured. **7. INTELLECTUAL PROPERTY COVER** The Insurer will pay the Defence Costs, up to the sub-limit specified in the Schedule, due to a Wrongful Act of an Insured Person arising from a Claim first made against the Insured Person during the Policy Period and notified to the Insurer as required under the Policy, relating to any actual or alleged infringement of a copyright, trademark, patent and/or other form of intellectual property, passing off or plagiarism. **8. INTERPRETIVE COUNSEL** The Insurer will pay the reasonable costs fees and expenses incurred by Insured in appointing counsel in the jurisdiction in which Insured are based to interpret any advice received from counsel in a foreign	

Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) CIN: U66000MH2014PLC260291. IRDAI Reg. No. 152. Registered & Corporate Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.

		jurisdiction for a Wrongful Act in response to a Claim made in that jurisdiction; and the reasonable costs of any translation needed to obtain such advice. Provided that Insured must obtain consent of Insurer before appointing any such counsel. **9. LIBEL AND SLANDER** The Policy shall extend to include libel or slander by reason of words written or spoken by an Insured Person as a Wrongful Act under the Policy, provided that: (a) the Insurer will pay the Loss which is covered as a result of this Extension only upto to the sub-limit specified in the Schedule; (b) the Insurer will not pay any Loss arising out of a Claim involving criminal proceedings against the Insured Person under any jurisdiction. **10. MITIGATION COSTS** Insured may request advice in relation to any Circumstance notified in accordance with this Certificate as to their legal position in relation to the same and in relation to any steps that might be taken or be appropriate to avert or minimise the risk of a Claim arising from such Circumstance. Insurer agree to pay the cost of obtaining any such advice from a lawyer retained by Insured with Insurers consent up to the limit as specified in the Schedule. Any such Costs will be regarded as part of the defence Costs of any subsequent Claim. **11. PUBLIC RELATIONS COVER** In the event that the Insured reasonably considers that the services of a public relations consultancy are required urgently in order to prevent or minimise the risk of a Claim which would be covered under the Policy then the Insurer will reimburse the reasonable fees and costs of a public relations consultancy instructed for this purpose up to the sub-limit specified in the Schedule. This Extension will only be available if and when full written details of the risk or expected Claim and the steps taken by the Insured are provided to the Insurer within 30 days of the Insured's knowledge of the incident which requires the appointment of the public relations consultancy. **12. RETIRED DIRECTORS AND OFFICERS** The Insurer agrees to indemnify any Retired Directors or Officers for Claims made against, or Inquiries involving, such persons during the period of 84 months immediately following the expiry of this Policy Period, but only to the extent that such Claims are for Wrongful Acts and Inquiries occurring prior to the effective date of termination or non-renewal. **13. SPOUSAL, LEGAL REPRESENTATIVE, HEIR/ESTATE** The Insurer will pay for financial losses as arise from or due to the consequence of any claim made against: I. Lawful spouse or domestic partner of the policyholder II. Estates, heirs or legal representative of the policyholder; arising solely out of a wrongful act by Insured and made solely against such person, estate or its respective capacity	

as the spouse, estate, heir or legal representative of the Insured

However, the Insurer will cover estate and legal representative only if they observe all the terms and conditions under the policy.

TERRORISM DAMAGE COVER (SECTION WHEREVER THE SAME IS APPLICABLE UNLESS MENTIONED IN THE SPECIFIC SECTION)

Terrorism cover can be provided by way of this endorsement

Add-on Name	UIN	Sum Insured
SECTION I- PROPERTY SHIELD		
AGREED BANK CLAUSE	xxx	INR XXX
SECTION II- BUSINESS INTERRUPTION (FIRE)	xxx	INR XXX
1. SUPPLIER'S EXTENSION	xxx	INR XXX
2. CUSTOMER'S EXTENSION	xxx	INR XXX
3.SERVICE INTERRUPTION TIME ELEMENT (EXTENSION TO COVER LOSS DUE TO ACCIDENTAL FAILURE OF PUBLIC ELECTRICITY/ GAS/ WATER SUPPLY)	xxx	INR XXX
4. ADDITIONAL INCREASE IN COST OF WORKING	xxx	INR XXX
5. GROUP INTERDEPENDENCY	xxx	INR XXX
6. MOLTEN METAL SPILLAGE COVER	xxx	INR XXX
7. PROFESSIONAL ACCOUNTANTS	xxx	INR XXX
8. CLAIMS PREPARATION COST	xxx	INR XXX
9. INGRESS/EGRESS	xxx	INR XXX
10. DENIAL OF ACCESS	xxx	INR XXX
11. PREVENTION OF ACCESS	xxx	INR XXX
12. INSURED PROPERTY STORED AT OTHER SITUATIONS	xxx	INR XXX
13. RETURN OF PREMIUM CLAUSE	xxx	INR XXX
14. SPOILAGE RISK EXTENSION	xxx	INR XXX
15. EARTHQUAKE EXTENSION	xxx	INR XXX
16. SABOTAGE AND TERRORISM DAMAGE COVER ENDORSEMENT - MATERIAL DAMAGE AND LOSS OF PROFIT (*)	xxx	INR XXX
17. VOLUNTARY DEDUCTIBLE CLAUSE	xxx	INR XXX
18. ACCUMULATED STOCK CLAUSE	xxx	INR XXX
SECTION III- BURGLARY & HOUSEBREAKING	xxx	INR XXX
1.THEFT COVER	xxx	INR XXX

			2.RIOT, STRIKE AND MALICIOUS DAMAGE	xxx	INR XXX		
			3. HOLD UP	xxx	INR XXX		
			4. FIRST LOSS BASIS CLAUSE	xxx	INR XXX		
			5. FLOATER CLAUSE	xxx	INR XXX		
			6. TERRORISM DAMAGE COVER ENDORSEMENT	xxx	INR XXX		
			SECTION IV, V, VI- ELECTRONIC EQUIPMENTS/ MACHINERY BREAKDOWN/ BOILER AND PRESSURE VESSELS	xxx	INR XXX		
			1. THIRD PARTY LIABILITY	xxx	INR XXX		
			2. EXPRESS FREIGHT	xxx	INR XXX		
			3. AIR FREIGHT	xxx	INR XXX		
			4. ADDITIONAL CUSTOMS DUTY	xxx	INR XXX		
			5. ESCALATION CLAUSE	xxx	INR XXX		
			6. FLOATER CLAUSE	xxx	INR XXX		
			7. PARTS UNDAMAGED CLAUSE	xxx	INR XXX		
			8. OWNERS SURROUNDING PROPERTY	xxx	INR XXX		
			9. WAIVER OF BETTERMENT	xxx	INR XXX		
			10. OMISSION TO INSURE/ INADVERTENT OMISSION	xxx	INR XXX		
			11. PROFESSIONAL FEE	xxx	INR XXX		
			12. OMISSION TO INSURE ADDITIONS, ALTERATIONS	xxx	INR XXX		
			13. CLAIMS INVESTIGATION COST	xxx	INR XXX		
			14. CLAIMS PREPARATION COST	xxx	INR XXX		
			15. NON VITIATION CLAUSE / MULTIPLE INSURED CLAUSE	xxx	INR XXX		
			16. COVER FOR MOBILE AND PORTABLE EQUIPMENT OUTSIDE THE PREMISES	xxx	INR XXX		
			17. TERRORISM DAMAGE INCLUSION ENDORSEMENT (APPLICABLE FOR SECTION IV – ELECTRONIC EQUIPMENTS)	xxx	INR XXX		
			SECTION VII - ALL RISK	xxx	INR XXX		
			1. GEOGRAPHICAL SCOPE - WORLDWIDE	xxx	INR XXX		
			2. MECHANICAL OR ELECTRICAL DERANGEMENT/BREAKDOWN	xxx	INR XXX		
			3. DESIGNATION OF PROPERTY CLAUSE	xxx	INR XXX		
			4. FIRST LOSS BASIS CLAUSE	xxx	INR XXX		
			5. NEW FOR OLD BASIS CLAUSE	xxx	INR XXX		
			6. TERRORISM DAMAGE COVER ENDORSEMENT	xxx	INR XXX		
			SECTION VIII- MONEY	xxx	INR XXX		

			1. CASH KEPT OVERNIGHT AT PROPRIETOR'S, PARTNER'S, DIRECTOR'S HOUSE DUE TO EXIGENCIES	xxx	INR XXX		
			2. ASSAULT RISKS	xxx	INR XXX		
			3. THEFT	xxx	INR XXX		
			4. DAMAGE TO SAFE	xxx	INR XXX		
			5. FLOATER COVER	xxx	INR XXX		
			6. INFIDELITY OF CASH CARRYING EMPLOYEES	xxx	INR XXX		
			7. LOSS OF PERSONAL EFFECTS OF EMPLOYEES	xxx	INR XXX		
			8. TERRORISM DAMAGE COVER	xxx	INR XXX		
			9. USE OF DUPLICATE KEY	xxx	INR XXX		
			10. OFF ROLL/ CONTRACTOR’S EMPLOYEES	xxx	INR XXX		
			11. STRIKE, RIOT AND CIVIL COMMOTION	xxx	INR XXX		
			SECTION IX- FIDELITY GUARANTEE	xxx	INR XXX		
			1. ADDITIONAL EXPENSES EXTENSION	xxx	INR XXX		
			2. CONTRACTUAL EMPLOYEE(S) EXTENSION	xxx	INR XXX		
			3. RETROACTIVE PERIOD	xxx	INR XXX		
			4. COVERAGE FOR FOREIGN EXCHANGE	xxx	INR XXX		
			SECTION XII- BAGGAGE	xxx	INR XXX		
			1. GEOGRAPHICAL SCOPE - WORLDWIDE	xxx	INR XXX		
			SECTION XIV- EMPLOYEE COMPENSATION	xxx	INR XXX		
			1. COVERAGE FOR MEDICAL EXPENSES	xxx	INR XXX		
			2. COVERAGE FOR OCCUPATIONAL DISEASES	xxx	INR XXX		
			3. COVERAGE FOR CONTRACTORS WORKERS/ EMPLOYEES	xxx	INR XXX		
			4. COVERAGE FOR LEGAL LIABILITY UNDER THE FATAL ACCIDENTS ACT, 1855	xxx	INR XXX		
			5. COVERAGE FOR TERRORISM	xxx	INR XXX		
			SECTION XV- PUBLIC LIABILITY	xxx	INR XXX		
			1. 72 HOURS SUDDEN & ACCIDENTAL POLLUTION EXTENSION	xxx	INR XXX		
			2. AOG PERILS ENDORSEMENT	xxx	INR XXX		
			3. FOOD AND BEVERAGES EXTENSION	xxx	INR XXX		
			4. GUEST EFFECTS	xxx	INR XXX		
			5. LIFTS & HOISTS - TRADE USE	xxx	INR XXX		

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<tr><td>6. LIFTS, HOISTS, ESCLATORS & ELEVATORS - PUBLIC USE</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>7. MEDICAL PAYMENTS</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>8. SWIMMING POOL EXTENSION</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>9. TENANT’S LEGAL LIABILITY</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>10. TERRORISM LEGAL LIABILITY EXTENSION</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>11. TRANSPORTATION ENDORSEMENT</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>12. VALET PARKING</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>13. JOINT INSURED EXTENSION</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td><u>Section XVII- DIRECTORS AND OFFICERS LIABILITY</u></td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>1. ADVANCEMENT OF DEFENCE COSTS</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>2. CORPORATE MANSLAUGHTER</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>3. COUNSELLING SERVICES EXTENSION</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>4. EMERGENCY COST ADJUSTMENT</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>5. EMPLOYEE PRACTICE LIABILITY COVER</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>6. INSURED VS INSURED COVER</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>7. INTELLECTUAL PROPERTY COVER</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>8. INTERPRETIVE COUNSEL</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>9. LIBEL AND SLANDER</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>10. MITIGATION COSTS</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>11. PUBLIC RELATIONS COVER</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>12. RETIRED DIRECTORS AND OFFICERS</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>13. SPOUSAL, LEGAL REPRESENTATIVE, HEIR/ESTATE</td><td>xxx</td><td>INR XXX</td></tr>
<tr><td>TERRORISM DAMAGE COVER (SECTION WHEREVER THE SAME IS APPLICABLE UNLESS MENTIONED IN THE SPECIFIC SECTION)</td><td>xxx</td><td>INR XXX</td></tr>
</table>
</td><td></td></tr>
<tr><td>8</td><td>Loss Participation</td><td>Deductible: As per Policy Schedule/Wordings</td><td></td></tr>
<tr><td>9</td><td>Exclusions</td><td>General Exclusions:
No indemnity is available hereunder and no payment will be made by Company for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:
The Deductible, as stated in the Schedule, to be borne by Insured for each and every claim.
War & Allied Perils
Consequential loss (other than insurance opted under Section II), Loss of Goodwill, Loss of Market.
Liability more specifically insured elsewhere.</td><td>Policy wordings – General Exclusions</td></tr>
</table>

<table>
<tr><td></td><td></td><td>Ionising radiations or contamination by radioactivity from any nuclear fuel/waste
radioactive toxic, explosives or other hazardous properties of any nuclear assembly/ component
Asbestosis or related to the sale, manufacture, production, distribution or the like of asbestos
Earthquake, flood, storm, cyclone or other convulsions of nature of atmospheric disturbances
Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation
Pollution/ contamination
Wilful act or wilful neglect or gross negligence of the Insured or his responsible representatives
Terrorism
The above general exclusions are applicable to all Sections over and above the Special Exclusions stated for any Individual Section

*For complete list of exclusions including Section-wise exclusions, refer the policy wordings</td><td></td></tr>
<tr><td>10</td><td>Special Conditions and Warranties (if any)</td><td>Special Conditions
As per policy schedule/ wordings
Explain obligations of the Policyholder
The Insured shall take all reasonable care to safeguard the property insured against accident, loss or damage. The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss, damage or liability and comply with statutory requirements and manufacturers recommendations. In the event of any accident or any incidence giving rise to a loss, the Insured property shall not be left unattended and without proper precautions being taken to prevent further damage or loss.</td><td>Policy wordings – General Conditions</td></tr>
<tr><td>11</td><td>Admissibility of Claim</td><td>Upon the happening of any event giving rise or likely to give rise to a claim under this Policy the Insured shall –
a) give immediate notice thereof in writing to the nearest office with a copy to the Policy issuing office of the Company;
b) lodge complaint with the Police for offence(s) against property insured, if any committed;
c) take all steps within his power to minimise the extent of loss or damage;
d) preserve the parts affected and make them available for inspection by a representative or surveyor of the Company;
e) deliver to the Company a detailed statement in writing regarding the loss or damage with an estimate of the intrinsic value of the property lost or the amount of damage caused to the property, as the case may be, within the date (as specified in Condition of each relevant Section of this Policy) and wherever the same is not specified then 14 Days of discovery of an event causing loss or damage to the property insured ;
f) tender to the Company all reasonable information, assistance and proof in connection with any claim.</td><td>Policy wordings – General Conditions</td></tr>
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- **Sample claim calculation process**

Enterprise ABC has Property Shield policy and their Insured Property suffered a damage due to any of the insured peril.
The claim amount for this will be calculated as below:

<table>
<tr><th>Details</th><th>Amount (INR)</th></tr>
<tr><td>Repair/replacement cost</td><td>5,00,000</td></tr>
<tr><td>Amount assessed by surveyor</td><td>4,00,000</td></tr>
<tr><td>Less: Depreciation (if reinstatement is not completed)</td><td>50,000</td></tr>
<tr><td>Less: Salvage, if applicable</td><td>5000</td></tr>
<tr><td>Deductible/Excess(BLUS -Rs.10,000 & BSUS – Rs.5000)</td><td>5000</td></tr>
<tr><td>Total Claim payable</td><td>3,5,000</td></tr>
</table>

** *The above claim calculation is subject to change as per Add on covers opted and policy terms and conditions.*
</td>
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</tr>
<tr>
<td>12</td>
<td>Policy Servicing – Claim Intimation and Processing</td>
<td>

- Toll free / IVRS number of the insurer: 1800 266 4545 (8 AM TO 8 PM)
- Website / Email: www.zurichkotak.com/ care@zurichkotak.com
- Details of designated company officials to be contacted in time of claim: care@zurichkotak.com

<hr>

Details of procedure to be followed for reimbursement of claim

a. You must take all reasonable steps to prevent further loss or damage to the Insured Property.
b. Until We have inspected the Insured Property and Your Premises, and have given Our consent,
i. You must not sell, give away or dispose of any damaged items of any property,
ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and
iii. You must not carry out repairs unless such repairs are urgent and You cannot contact Us.

<hr>

- **Turn Around Time (TAT)** for claims settlement

<table>
<tr><td>Appointment of surveyor</td><td>Within 24 hours of reporting of claim</td></tr>
<tr><td>Submission of final survey report</td><td>Within 15 days of allocation</td></tr>
<tr><td>Settlement of claims</td><td>Within 7 days of receipt of the survey report or after expiry of 15 days from allocation of the claim to the surveyor whichever is earlier*</td></tr>
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</table>

		**This timeline will not apply in case of policies issued on the property/building on reinstatement value basis and where surveyors are not appointed.*	
		Escalation Matrix when TAT is not satisfied Level 1 – East and North: CommercialclaimsNorth&East@zurichkotak.com Level 1 – West: CommercialclaimsWest@zurichkotak.com Level 1 – South: CommercialclaimsSouth@zurichkotak.com Level 2 – CommercialclaimsHO@zurichkotak.com	
13	Grievance Redressal and Policyholders protection	For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free number 1800 266 4545 or may write an e- mail at care@zurichkotak.com. In case the Insured is not satisfied with the response, Insured may contact the Grievance Officer of the Company at grievanceofficer@zurichkotak.com. In case if the Insured is not satisfied with the solution the Grievance Officer has provided, Insured can write to seniorgrievanceofficer@zurichkotak.com /chiefgrievanceofficer@zurichkotak.com However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal: https://bimabharosa.irdai.gov.in. You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. The details of the Insurance Ombudsman is available at Annexure I of Policy wordings. The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Company's website: www.zurichkotak.com The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen: www.cioins.co.in/Ombudsman	Policy Wording – Grievance

14	Obligations of the Policyholder/	• To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately • Non-disclosure of material information may affect the claim settlement. • Disclosure of other material information during the policy period. Material Information for the purpose of this policy shall mean all the necessary and relevant information sought by the company in the proposal form and other connected documents to be read in conjunction with Policy Schedule and Policy Wordings	

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

Date: (Signature of the Policyholder)

Note:

i. Please visit https://www.zurichkotak.com/documents/customer-support/downloads for product related documents including CIS

ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Zurich Kotak General Insurance Company (India) Limited (Formerly known as Kotak Mahindra General Insurance Company Limited) CIN: U66000MH2014PLC260291. IRDAI Reg. No. 152. Registered & Corporate Office: 401, 4th Floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai- 400063. Maharashtra, India.