

## **Erection All Risks Insurance (Prime)** **Policy No. xxxxxxxxxxxxxxxxx**

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**Whereas the Insured** named in the Schedule hereto has made to the  
**Zurich Kotak General Insurance Company (India) Limited**

(hereinafter called "the Insurers") a written proposal by completing a Questionnaire which together with any other statements made in writing by the Insured for the purpose of this Policy is deemed to be incorporated herein,

**Now this Policy of Insurance witnessed** that subject to the Insured having paid to the Insurers the premium mentioned in the Schedule and subject to the terms, exclusions, provisions and conditions contained herein or endorsed hereon the Insurers will indemnify the Insured in the manner and to the extent hereinafter provided.

### **General Exclusions**

The Insurers will not indemnify the Insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by

- a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, riot, strike, lock-out, civil commotion, military or usurped power, a group of malicious persons or persons acting on behalf of or in connection with any political organization, conspiracy, confiscation, commandeering, requisition or destruction or damage by order of any government de jure or de facto or by any public authority;
- b) nuclear reaction, nuclear radiation or radioactive contamination;
- c) willful act or willful negligence of the Insured or of his representatives;
- d) cessation of work whether total or partial.

In any action, suit or other proceeding where the Insurers allege that by reason of the provisions of Exclusion a) above any loss, destruction, damage or liability is not covered by this insurance the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.

### **Period of Cover**

The liability of the Insurers shall commence notwithstanding any date to the contrary specified in the Schedule, directly upon commencement of work or after the unloading of the items entered in the Schedule at the site and shall continue until immediately after taking over or after the first test operation or test loading is completed whatever is the earlier, but not beyond four weeks (unless otherwise agreed in writing) from the date of commencement of the test. If, however, a part of a plant or one or several machine(s) is/are tested and/or put into operation or taken over, the cover for that particular part of the plant or machine(s) and any liability resulting therefrom ceases whereas the cover continues for the remaining parts.

In the case of second-hand items, the insurance hereunder shall, however, cease immediately on the commencement of the test.

At the latest the insurance shall expire on the date specified in the Schedule. Any extensions of the Period of Insurance are subject to the prior written consent of the Insurers.

## General Conditions

1. The due observance and fulfillment of the terms of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the questionnaire and proposal made by the Insured shall be a condition precedent to any liability of the Insurers.
2. The Schedule and the Section(s) shall be deemed to be incorporated in and form part of this Policy and the expression "this Policy" wherever used in this contract shall be read as including the Schedule and the Section(s). Any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule or of the Section(s) shall bear such meaning wherever it may appear.
3. The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Insurers to prevent loss, damage or liability and comply with statutory requirements and manufacturer's recommendations.
4. a) Representatives of the Insurers shall at any reasonable time have the right to inspect and examine the risk and the Insured shall provide the representatives of the Insurers with all details and information necessary for the assessment of the risk.  
b) The Insured shall immediately notify the Insurers by telegram and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require, and the scope of cover and/or premium shall, if necessary, be adjusted accordingly.  
No material alteration shall be made or admitted by the Insured whereby the risk is increased, unless the continuance of the insurance be confirmed in writing by the Insurers.
5. In the event of any occurrence which might give rise to a claim under this Policy, the Insured shall
  - a) immediately notify the Insurers by telephone or telegram as well as in writing, giving an indication as to the nature and extent of loss or damage;
  - b) take all steps within his power to minimize the extent of the loss or damage;
  - c) preserve the parts affected and make them available for inspection by a representative or surveyor of the Insurers;
  - d) furnish all such information and documentary evidence as the Insurers may require;
  - e) inform the police authorities in case of loss or damage due to theft or burglary.The Insurers shall not in any case be liable for loss, damage or liability of which no notice has been received by the Insurers within 14 days of its occurrence.  
Upon notification being given to the Insurers under this condition, the Insured may carry out the repairs or replacement of any minor damage; in all other cases a representative of the Insurers shall have the opportunity of inspecting the loss or damage before any repairs or alterations are effected. If a representative of the Insurers does not carry out the inspection within a period of time which could be considered as adequate under the circumstances the Insured is entitled to proceed with the repairs or replacement.  
The liability of the Insurers under this Policy in respect of any item sustaining damage shall cease if said item is not repaired properly without delay.
6. The Insured shall at the expense of the Insurers do and concur in doing and permit to be done all such acts and things as may be necessary or required by the Insurers in the interest of any rights or remedies, or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the Insurers shall be or would become entitled or subrogated upon their paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Insurers.
7. If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators, one to be appointed in writing by each of the parties, within one calendar month after having been required in writing so to do by either of the parties, or, in case the Arbitrators do not agree, of an Umpire to be appointed in writing by the Arbitrators before entering upon the reference.

The Umpire shall sit with the Arbitrators and preside at their meetings. The making of an award shall be a condition precedent to any right of action against the Insurers.

8. If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no action or suit is commenced within three months after such rejection or, in case of arbitration taking place as provided herein, within three months after the Arbitrator or Arbitrators or Umpire have made their award, all benefit under this Policy shall be forfeited.
9. If at the time any claim arises under the Policy there be any other insurance covering the same loss, damage or liability the Insurers shall not be liable to pay or contribute more than their rateable proportion of any claim for such loss, damage or liability.

## **Section I - Material Damage Policy No. xxxxxxxxxxxx**

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The Insurers hereby agree with the Insured that if at any time during the period of cover the items or any part thereof entered in the Schedule shall suffer any unforeseen and sudden physical loss or damage from any cause, other than those specifically excluded, in a manner necessitating repair or replacement, the Insurers will indemnify the Insured in respect of such loss or damage as hereinafter provided by payment in cash, replacement or repair (at their own option) up to an amount not exceeding in respect of each of the items specified in the Schedule the sum set opposite thereto and not exceeding in any one event the limit of indemnity where applicable and not exceeding in all the total sum expressed in the Schedule as Insured hereby.

The Insurers will also reimburse the Insured for the cost of clearance of debris following upon any event giving rise to a claim under this Policy provided a separate sum therefor has been entered in the Schedule.

### **Special Exclusions to Section I**

The Insurers shall not, however, be liable for

- a) the deductible stated in the Schedule to be borne by the Insured in any one occurrence;
- b) consequential loss of any kind or description whatsoever including penalties, losses due to delay, lack of performance, loss of contract;
- c) loss or damage due to faulty design, defective material or casting, bad workmanship other than faults in erection;
- d) wear and tear, corrosion, oxidation, and incrustation;
- e) loss or damage to files, drawings, accounts, bills, currency, stamps, deeds, evidences of debt, notes, securities, packing materials such as cases, boxes, crates;
- f) loss discovered only at the time of taking an inventory.

### **Provisions Applying to Section I**

Memo 1 - Sums Insured: It is a requirement of this insurance that the sums Insured stated in the Schedule (under items 1 and 2) shall not be less than the full value of each item at the completion of the erection, inclusive of freight, customs duties, dues, erection cost, and the Insured undertakes to increase or decrease the amounts of insurance in the event of any material fluctuation in the level of wages or prices

provided always that such increase or decrease shall take effect only after the same has been recorded on the Policy by the Insurers.

If, in the event of loss or damage, it is found that the sums insured are less than the amounts required to be insured, then the amount recoverable by the Insured under this Policy shall be reduced in such

proportion as the sums insured bear to the amounts required to be insured. Every object and cost item is subject to this condition separately.

**Memo 2 - Basis of Loss Settlement:** In the event of any loss or damage the basis of any settlement under this Policy shall be

- a) in the case of damage which can be repaired the cost of repairs necessary to restore the items to their condition immediately before the occurrence of the damage less salvage, or
- b) in the case of a total loss - the actual value of the items immediately before the occurrence of the loss less salvage,

however, only to the extent the costs claimed had to be borne by the Insured and to the extent they are included in the sum insured and provided always that the provisions and conditions have been complied with.

The Insurers will make payments only after being satisfied by production of the necessary bills and documents that the repairs have been effected or replacement has taken place, as the case may be. All damage, which can be repaired, shall be repaired, but if the cost of repairing any damage equals or exceeds the value of the items immediately before the occurrence of the damage, the settlement shall be made on the basis provided for in b) above.

The cost of any provisional repairs will be borne by the Insurers if such repairs constitute part of the final repairs and do not increase the total repair expenses.

The cost of any alterations, additions and/or improvements shall not be recoverable under this Policy.

**Memo 3 - Extension of Cover:** Extra charges for overtime, nightwork, work on public holidays, express freight are covered by this insurance only if previously and specially agreed upon in writing.

**Memo 4 - Surrounding Property:** Loss or damage to property located on or adjacent to the site and belonging to or held in care, custody or control of the Principal(s) or the Contractor(s) shall only be covered if occurring in direct connection with the erection, construction or testing of the items insured under Section I and happening during the Period of Cover, and provided that a separate sum therefore has been entered in the Schedule under Section I, item 3. This cover does not apply to construction/erection machinery and construction/erection plant and equipment.

## **Section II - Third Party Liability    Policy No.**

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The Insurers will indemnify the Insured up to but not exceeding the amounts specified in the Schedule against such sums which the Insured shall become legally liable to pay as damages consequent upon

- a) accidental bodily injury to or illness of third parties (whether fatal or not)
  - b) accidental loss of or damage to property belonging to third parties
- occurring in direct connection with the erection, construction, testing or maintenance works of the items insured under Section I and happening on or in the immediate vicinity of the site during the Period of Cover.

In respect of a claim for compensation to which the indemnity provided herein applies, the Insurers will in addition indemnify the Insured against

- a) all costs and expenses of litigation recovered by any claimant from the Insured, and
  - b) all costs and expenses incurred with the written consent of the Insurers,
- provided always that the liability of the Insurers under this section shall not exceed the limits of indemnity stated in the Schedule.

### Special Exclusions to Section II

The Insurers will not indemnify the Insured in respect of

1. the deductible stated in the Schedule to be borne by the Insured in any one occurrence;
2. expenditure incurred in doing or redoing or making good or repairing or replacing anything covered or coverable under Section I of this Policy;
3. liability consequent upon
  - a) bodily injury to or illness of employees or workmen of the Contractor(s) or the Principal(s) or any other firm connected with the project which or part of which is insured under Section I, or members of their families;
  - b) loss of or damage to property belonging to or held in care, custody or control of the Contractor(s), the Principal(s) or any other firm connected with the project which or part of which is insured under Section I, or an employee or workman of one of the aforesaid;
  - c) any accident caused by vehicles licensed for general road use or by waterborne vessels or aircraft;
  - d) any agreement by the Insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement.

### Special Conditions Applying to Section II

1. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Insurers who shall be entitled, if they so desire, to take over and conduct in the name of the Insured the defense or settlement of any claim or to prosecute for their own benefit in the name of the Insured any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Insurers may require.
2. The Insurers may so far as any accident is concerned pay to the Insured the limit of indemnity for any one accident (but deducting therefrom in such case any sum or sums already paid as compensation in respect thereof) or any lesser sum for which the claim or claims arising from such accident can be settled and the Insurers shall thereafter be under no further liability in respect of such accident under this section.

**Schedule**

<b>Policyholder:</b>		<b>INSURED LOCATIONS</b>	
<b>Name of Insured:</b>		As per Endorsement AD	
<b>CO-INSURED:</b> Subcontractor of any tier and/or Principals, Financiers and all other parties in so far as agreed between the Insured and the Co-insured and legally allowed.			
<b>Coverage</b>	<u>Project Risks</u> Project Risks are defined as service and repair, execution and supervision, site storage, pre-assembly, installation, erection, construction, tie-ins, trial runs, testing, commissioning, including Works regarding List of open Points (LoP), additional order, etc, irrespective of whether internal or external obligation of the Insured and defects liability period.		
<b>Sum Insured:</b>	The Sum Insured is the value of the individual Project Risk and any other additional cover as listed below subject to <b>an overall policy limit as per Section I No.1</b>		
<b>Broker:</b>	Intermediary Code Intermediary Name Intermediary Contact No Intermediary email id		
<b>Section I - Material Damage</b>		<b>Limits of Liability</b>	<b>Deductibles</b>
	1. Project Risks	INR .....e.e.o.	Generally 10 %, minimum INR ..... and maximum INR ..... and/or as per Endorsement P
	SUBLIMITS / ADDITIONAL COVER	As per Endo LoL	
<b>Section II</b>	<b>Insured Items</b>	<b>Limits of Indemnity <sup>2)</sup></b>	<b>Deductibles</b>
	1. Bodily Injury	} INR ..... e.e.o.	nil
	2. Property damage		INR.....
2) Limit of indemnity in respect of any one accident or series of accidents arising out of one event			

**Period of Insurance**

From .....To.....

Superseding all other provisions, this policy covers only loss or damage occurring during the Insurance Period.

The following amended endorsements are attached to and forming part of this Policy:

LoL	Limits of Liability
A	Co-Insured clause
B	Multiple insured's
C	Territorial Scope
D	Definitions
E	Provision relating to limits of liability (not applicable)
F	Notification of Loss
G	Partial payment of loss
H	Representative Clause
I	Difference in Conditions/Limits incl. Diff. in Deductible and Protection Insurance
J	Sue and Labor
K	Reinstatement
L	Sanction Clause
M	Subrogation
N	Certificates of insurance
P	Deductibles
Q	Coverage during Defects Notification Period
003	Maintenance Visits Cover
004	Extended Maintenance Cover
R	Coverage Extensions
001	Cover for Loss or Damage Due to Strike, Riot and Civil Commotion (SRCC), cancellation period 21 days
S	Cessation of Work
T	Used Objects
U	Additional Conditions and Exclusions under Sec. II/TPL
V	Nuclear Reaction
W	LEG3/06 Model "Improvement" Defects Wording
X	War exclusion
Y	Terrorism exclusion
Z	Exclusion of contractual penalties
OE	Offshore exclusion
4x/5x	Known Issues Exclusion
AB	Basis of loss settlement
AC	Run In / Run Off
AD	Insured Locations
AE	Commencement and Termination of Liability
AF	Serial Loss Clause
AG	International Program Clause
LMA5401	PROPERTY CYBER AND DATA EXCLUSION
LMA5393	Communicable Disease

	In Witness whereof the Undersigned being duly authorized by the Insurers and on behalf of the Insurers has/have hereunto set his/their hand(s) this _____ day of _____ 2025							
<b>Premium Details - as agreed</b>	Basic Premium	Terrorism Premium	Taxable Value of Services	CGS T@ XX%	SGST @ XX%	UGS T@ XX%	IGST @ XX%	Total Amount

**Endorsement LoL**

**Limits of Liability**

The Company shall not be liable for more than INR ..... for any one Occurrence. The Limits of Liability stated below or elsewhere in this Policy are part of and not in addition to the sum stated above

A. INR ..... per Occurrence and in the annual aggregate as respects loss or damage caused by Earthquake and/or Volcanic Eruption except

INR ..... per Occurrence and in the annual aggregate as respects loss or damage caused by Tsunami

INR ..... per Occurrence and in the annual aggregate as respects loss or damage caused by Flood except:

INR ..... per Occurrence and in the annual aggregate as respects loss or damage caused by Wind except:

INR ..... per Occurrence and in the annual aggregate as respects loss or damage caused by Tropical Cyclon; except:

INR ..... per Occurrence and in the annual aggregate as respects the loss or damage caused by a Storm Surge

B. INR ..... per Occurrence as respects Extra Expense/ Additional Testing Costs/Professional Fees/Additional increased Costs of Working/ Expediting Expenses

C. INR ..... per Occurrence for the extra costs of Temporary Repair

D. **[This point has been intentionally kept blank]**

E. INR ..... per Occurrence as respects Decontamination Costs

F. INR ..... per Occurrence as respects Fire Brigade Charges and Extinguishing Expenses

G. INR ..... per Occurrence as respects Debris Removal and Costs of Cleanup

H. INR ..... per Occurrence as respects Demolition and Increased Cost of Construction

I. INR ..... per Occurrence as respects Contractor's Plant and Equipment

J. INR ..... per Occurrence as respects Provisions of Customers, but INR ..... if declared prior to a loss

K. **[This point has been intentionally kept blank]**

L. INR ..... per Occurrence and in the annual aggregate for Land and Water Contamination or Pollutant Clean Up, Removal and Disposal

M. INR ..... per Occurrence as respects temporary removal of property

- N. INR ..... per Occurrence per conveyance for Inland Transit; property while in transit and not covered under the Insured’s marine insurance
- O. INR ..... per Occurrence as respects leaks search costs
- P. **[This point has been intentionally kept blank]**
- Q. INR ..... per Occurrence as respects Surrounding Property
- R. INR ..... per Occurrence as respects money, securities and precious metals where secured in a safe; otherwise INR .....
- S. INR ..... per Occurrence as respects property of employees
- T. **[This point has been intentionally kept blank]**
- U. INR ..... per Occurrence and in the annual aggregate as respects Cost of reclaiming, restoring or repairing Land improvements
- V. INR ..... per Occurrence and in the annual aggregate as respects physical loss or damage by Strike, Riot, Civil Commotion (SRCC) outside the EU or the USA
- W. INR ..... per Occurrence as respects physical loss or damage for Guarantee Maintenance
- X. INR ..... per Occurrence as respects physical loss or damage for Extended Maintenance Plus
- Y. INR ..... per Occurrence as respects physical loss or damage to the Prototype or Prototypical Upgrades of any Key Components itself occurring during hot testing or operation or loss or damage detected during standstill resulting from hot testing or operation.
- Z. Serial Losses for Wind Turbine Generators: INR ..... per occurrence and in the aggregate

<b>Tax Details:</b>	GST Registration No. _____ Category _____ SAC Code _____ Description _____
<b>Notifications to the Insurer:</b>	Notifications of <b>Claims</b> , circumstances and other insured events to the <b>Insurer</b> under this Policy to be addressed to:  Name: Zurich Kotak General Insurance Company (India) Limited Address: 401, 4 <sup>th</sup> floor, Silver Metropolis, Jai Coach Compound, Off Western Express Highway, Goregaon (East), Mumbai, 400063, India

**Disclaimer:**

This Policy Schedule shall be read together with the Policy Wordings (which are also available on the Company website i.e. [www.zurichkotak.com](http://www.zurichkotak.com)). Any word or expression to which a specific meaning has been assigned in any part of the policy or this schedule shall bear the same meaning wherever it may appear.

**Authorisation:**

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< Location>, 03 October 2025  
On behalf of the Policyholder,

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**Authorized Representative**

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**Authorized Representative**

Stamp Duty of XXXX is paid as provided under Article 47(B) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (XXXX Validity Period Dt. XX/XX/XXXX To Dt. XX/XX/XXXX (O/w. No. XXXX)/ Date: XX/XX/XXXX).

In Witness whereof this Policy has been signed for and behalf of <Insurer's Office Address> at Mumbai this XX day of <MONTH> of <YEAR>

For **Zurich Kotak General Insurance Company (India) Limited,**

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Authorized Signatory

This document is digitally signed, hence counter signature / stamp is not required

## **Endorsement A**

### **CO-INSURED clause**

Only the POLICYHOLDER or INSURED shall have the right for himself and for the rights of the CO INSURED to close this insurance contract.

The “CO-INSURED” have no right or authority to make any policy changes or to cancel the policy, without written consent of the Policyholder. This also applies if the CO-INSURED holds this insurance contract.

## Endorsement B

### Multiple Insured's clause

- (1) If the Insured comprises more than one entity each operating as a separate and distinct entity then cover hereunder shall apply in the same manner and to the same extent as if individual policies had been issued to each such Insured provided that the total liability of the Insurer to all of the Insureds collectively shall not exceed the sum insured and limits of indemnity including any inner limits set by memorandum or endorsement stated in the Policy.
- (2) Any payment or payments by the Insurer to any one or more such Insureds shall reduce to the extent of that payment the Insurer's liability to all such parties arising from any one event giving rise to a claim under this Policy and (if applicable) in the aggregate.
- (3) The Insureds will at all times preserve the various contractual rights and agreements entered into by the Insureds and the contractual remedies of such Insureds in the event of loss or damage.
- (4) The Insurer shall be entitled to avoid liability to or (as may be appropriate) claim damages from any of the respective Insureds if and to the extent this is justified due to fraud, material misrepresentation, material non-disclosure or breach of any warranty or condition of this Policy committed by a Representative each referred to in this clause as a "Vitiating Act".
- (5) It is however agreed that a Vitiating Act committed by one Insured shall not prejudice the right to indemnity of any other Insured who has an insurable interest and who has not committed a Vitiating Act.

## **Endorsement C**

### **Territorial scope**

The cover applies in the county of issuance only.

## Endorsement D

### Definitions

#### 1. WORKS

“Works” shall mean any kind of services and supplies to be provided by any of the Insured under any contract concluded by them.

- “Services” shall mean any activities and performances to be provided by the Insured under any contract concluded by them
- “Supplies” shall mean any equipment, component or part thereof to be supplied by the Insured under any contract concluded by them (including pure delivery transactions).

#### 2. PROPERTY INSURED

Property Insured is defined as:

- Services and Supplies incl. buildings and temporary structures, materials, equipment, machinery and all other things including Provisions of Customers for incorporation into the project.
- Contractor’s Plant and Equipment of the Insured

#### 3. PROTOTYPE OR PROTOTYPICAL UPGRADE AND KEY-COMPONENTS

Prototype or a Prototypical Upgrade means any series of Gas Turbines, Steam Turbines, HRSGs or Power Transformers where the fleet leader has not achieved > 4000 problem-free operating hours (OH) and/or > 8000 equivalent operation hours (EOH) whichever applies first, on at least one unit with modification in design, components, materials, performance and operation parameters.

For Wind Turbines the term Prototype or Prototypical Upgrade refers to any plant, equipment or models while in their experimental stage, which have not been tried nor undergone the tests required by the Insured’s Technical and Quality Departments or by other providers (Type Certificate).

These plants, equipment or models are in the experimental or prototype stage for at least as long as they have not passed all the tests required by the Technical and Quality Departments, have obtained "A" level type certification from DNV-GL or an equivalent certificate from another third party certifier and have been in operation for at least 8,000 problem-free hours, of which at least 1,000 hours at rated power.

All plants, equipment or models that fulfil the above requirements will be reported to the Company by the INUSRED. The Company has the final decision as to whether the plant, equipment or model has passed the prototype stage. However, approval may not be refused without good reason.

8,000 hours should be interpreted as the first 8,000 effective operating hours of the first plant, equipment or model after commissioning.

Furthermore, any plant, equipment or model that is used in a prototypical environment/project shall be considered as Prototype, e.g. prototypical floating offshore wind projects or Onshore WTG in Offshore/nearshore without further certification for such environment.

The 4x and 5x platforms are considered as Prototypical irrespective of the aforesaid.

#### 4. LEG 2/96 MODEL “Consequences” DEFECTS WORDING

The Insurer shall not be liable for all costs rendered necessary by defects of material workmanship design plan specification and should loss or damage occur to any portion of the Insured Property containing any of the said defects the cost of replacement or rectification which is hereby excluded is that cost which would have been incurred if replacement or rectification of the Insured Property had been put in hand immediately prior to the said damage.

For the purpose of this Policy and not merely this exclusion it is understood and agreed that any portion of the Insured Property shall not be regarded as damaged solely by virtue of the existence of any defect of material workmanship design plan or specification.

## 5. DEFINITION OF CORE COMPONENTS

- (a) Gas Turbine is a device consisting of compressor-, turbine- and burner-section with an upstream rotating compressor coupled to a downstream turbine, and a combustion chamber in-between (feed by oil or gas burners).
- (b) Steam Turbine is a device that extracts thermal energy from pressurized steam to transfer it to mechanical work on a rotating output shaft.
- (c) HRSG is a boiler which recovers heat from a gas turbine to produce steam/hot water for district heating, cooling or driving a steam turbine.
- (d) Transformer (including bushings) is an electrical device which transfers an alternating current or voltage from one electric circuit to another by means of electromagnetic induction.
- (e) Generator (including bushings) is an electrical device that converts mechanical energy of rotation to electrical energy.

The interface of the Key Components to the auxiliaries or other Key Components is the first detachable connection ingoing to or outgoing from the Key Component and separates the Key Component from the auxiliaries.

## 6. OFFSHORE RISKS

The term "Offshore Risks" refers to all:

- Objects that do not have a fixed connection to the mainland, such as ships, oil platforms, wind power plants or farms including inter-array cables, offshore substation or
- Objects that extend into the open sea or waters, after the last land valve or the last pumping station located on shore or after the last distribution station or flange, such as pipelines, submarine cables or jetties.
- Service activities performed offshore
- Drives, compressors or electrical devices and equipment solely installed on the defined Offshore-Risks such as switchgears, transformers and inductors, corresponding electrical control and protection devices etc.

Offshore Risks, however, do not include:

- Objects that are connected to the mainland and that extend into the waters, such as port facilities or ferry terminals as well as

## 7. EARTHQUAKE, FLOOD AND NAMED WINDSTORM

(1) Notwithstanding the definition of Occurrence, each loss by Earthquake, Flood or Named Windstorm shall constitute a single occurrence hereunder if:

- (a) more than one Earthquake shock or Named Windstorm occurs within any period of 72 hours during the term of this Policy, the beginning of which 72 hour period may be determined by the Insured; or
- (b) any Flood occurs within a period of the continued rising or overflow of any river(s) or stream(s) and the subsidence of same within the banks of such river(s) or stream(s); or

- (c) any Flood results from any tidal wave or series of tidal waves, including tsunami, caused by any one disturbance.

**Earthquake** means a shaking or trembling of the earth that is seismic in origin, regardless of any other causes or events contributing concurrently or in any other sequence of loss. However, physical loss or damage by a peril insured against resulting from Earthquake will not be considered loss by Earthquake within the terms and conditions of this Policy.

**Flood** means a rising and overflowing of a body of water onto normally dry land including that which results from tsunami, tidal wave, seismic sea wave, or series thereof caused by any one disturbance. However, physical loss or damage by a peril insured against resulting from Flood will not be considered loss by Flood within the terms and conditions of this Policy. Storm Surge resulting from Windstorm and Named Windstorm shall not be considered to be physical loss or damage by Flood within the terms and conditions of this Policy.

**Windstorm** and Named Windstorm shall include ensuing storm surge. **Storm Surge** means water driven inland from coastal waters by high winds and low atmospheric pressure. However, physical loss or damage by a peril (other than storm surge) insured against resulting from Windstorm or Named Windstorm will not be considered loss or damage by Named Windstorm within the terms and conditions of this Policy.

- (2) Should any time period referred to in (1) above commence prior to expiration or the effective time of cancellation of this Policy, the Insurer shall pay all such Earthquake or Flood related losses or damages occurring during such period as if such period fell entirely within the term of this Policy.

**Endorsement E (not applicable)**

**Provision relating to limits of liability**

(1) This policy is issued in combination with the following policies, especially for the purpose of shared limits of liability.

For Property: ..... Policy No  
For Construction: ..... Policy No

(2) The coverage under both Policies is limited by the limits of liability specified in both policies. (“Limits of Liability”).

(3) For any Occurrence of loss or damage in respect to related costs or perils named in both Policies (policy nos & xxxxx) under Limits of Liability as limit, sublimit or annual aggregate the amount payable under each policy shall not exceed the individual limit, sublimit or annual aggregate per policy but the total amount payable for both policies shall be limited by the higher limit, sublimit or annual aggregate of both.

Payments made in regard to loss or damage originating from the same occurrence as defined in (2) will be separated in proportion to the total amount which would have been payable under each policy if the annual aggregated limit or sublimit had not applied, but not exceeding the indemnification as defined in (1).

## **Endorsement F**

### **Notice of loss**

Notice will be provided to the Insurer as soon as practicable after any loss or damage occurring under this Policy is known to the respective broker.

The Insured, at the request of the Insurer, will specify to the Insurer or its appointed representatives as soon as practicable and to the extent as economically reasonable: the place, time, cause of the loss, damage, or expense; the interest of the Insured and of all others; the value of the property involved in the loss; and the amount of loss, damage, or expense. The information given by the Insured with reasonable care shall not prejudice the indemnification payable under this Policy.

Any delay by the Insured in providing notice shall not affect the Insured's right to coverage under this Policy, except if and to the extent that the Insurer proves that it actually and substantially was prejudiced by any unreasonable delay in notice.

## **Endorsement G**

### **Partial payment of loss**

In the event of a loss covered by this Policy, the Insurer will issue partial payment(s) of claim subject to the Policy provisions which payment(s) shall not be less than the reasonable estimate of loss or damage between the Insured and the Insurer.

## Endorsement H

### Representative Clause

Representatives of the INSURED are members of the board of management of Policyholder.

Representatives of the CO-INSURED are considered only in the case of:

Incorporated companies	The members of the management board or their chief representatives
Limited liability companies	The chief executive officers
Limited partnerships	The general partners
General partnerships	The partners
Partnerships under the German Civil Code	The partners
Other companies	The respective organs/committees.

The exclusion of any damage/loss caused by intent or gross negligence applies only to the persons mentioned above and is furthermore limited to the insured interest of the party causing the damage/loss.

## Endorsement I

### **Difference-in-Conditions, Difference-in-Limits and Protection Insurance (hereinafter “DIC/DIL”)**

The DIC/DIL insurance is to be treated as confidential

This policy acts automatically as DIC/DIL-insurance for the interests of the INSURED once there is another primary policy (e.g. Owner controlled Insurance Policy) in place applicable to the insured project risk.

Insofar as DIC/DIL is triggered under this policy, the following applies:

Within the terms and conditions of this policy, the DIC/DIL covers damage to or loss of insured items which:

Are not indemnifiable according to the provisions of the primary insurance

Are indemnifiable according to the provisions of the basic insurance, but no indemnification can be received from the other insurer 3 months after the cause for the damage and the claims amount have been ascertained and billable documents have been submitted.

The INSURED are obligated to continue to pursue their claims against the primary insurer within the limits of economic common sense and to reimburse to the primary insurer any indemnification received up to the amount of the indemnification received by the insurers of this policy under the protection insurance.

Insofar as any indemnification under another insurance policy has been made and the insurers of this policy have made any advance payments, the insurers of this policy are entitled to the payments made under the other insurance policy in the amount of the advance payment.

## **Endorsement J**

### **Sue and Labor**

In case of actual or imminent loss or damage covered by this Policy, it shall, without prejudice to this insurance, be lawful and necessary for the Insured, their factors, servants, or assigns to sue, labor and travel for, in and about the defense, the safeguard, and the recovery of property or any part of the property insured hereunder; nor, in the event of loss or damage, shall the acts of the Insured or of the Insurer in recovering, saving, and preserving the insured property be considered a waiver or an acceptance of abandonment. Subject to the deductible that would apply had the loss occurred, the Insurer shall pay the expenses so incurred.

## **Endorsement K**

### **Reinstatement**

With the exception of loss or damage caused by perils which are subject to annual aggregate limits as noted in Limits of Liability no loss hereunder shall reduce the limits of this Policy.

## Endorsement L

### Sanction Clause

Notwithstanding any other terms under this agreement, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any in relation to the insurer applicable trade or economic sanctions law or regulation applicable in the country where the insurer is domiciled.

## Endorsement M

### Subrogation

Any waiver of subrogation or release from liability entered into by the Insured prior to loss or damage hereunder is authorized by the Company and shall not affect this Policy or the right of the Insured to recover hereunder. The right of subrogation against the Insured, affiliates, subsidiaries, and associated companies or corporations of the Insured, the Insured's officers, directors, and employees, or any other corporations or companies associated with the Insured through ownership or management, and at the option of the Insured against a tenant, vendor, supplier, or customer of the Insured, is waived

## **Endorsement N**

### **Certificates of Insurance**

Any certificate of insurance issued in connection with this Policy shall be issued solely as a matter of convenience or information for the addressee(s) or holder(s) of said certificate of insurance, except where any Co-Insureds or loss payee(s) are named pursuant to the special provisions of said certificate of insurance.

## Endorsement P

### Deductibles

The following deductibles shall apply:

#### A. General deductible (incl. Visits Maintenance activities)

\_\_\_ percent (\_\_\_%) subject to a minimum of INR ..... per Occurrence and a maximum of INR ..... per Occurrence

except for

- (a) Gas Turbines > 200 MW: loss or damage occurring during hot testing or operation or loss or damage detected during standstill resulting from hot testing or operation INR ..... per Occurrence
- (b) Steam Turbines > 500 MW: loss or damage occurring during hot testing or operation or loss or damage detected during standstill resulting from hot testing or operation INR ..... per Occurrence
- (c) HRSG > 900 t/h: loss or damage occurring during hot testing or operation or loss or yesdamage detected during standstill resulting from hot testing or operation INR .....
- (d) Wind Turbines Installation:
  - i. WTG < 4MW Onshore INR ..... per Occurrence
  - ii. WTG >= 4MW Onshore INR ..... per Occurrence
  - iii. Offshore: INR ..... per Occurrence
  - iv. Serial Loss 50%, with a minimum as per i, ii or iii, per Occurrence

except for Prototype or Prototypical Upgrade for defined key-components:

- (a) Gas Turbines:
  - i. <= 200 MW: loss or damage occurring during hot testing or operation or loss or damage detected during standstill resulting from hot testing or operation \_\_\_ percent (\_\_\_%) per Occurrence and resulting from testing subject to a minimum of INR..... per Occurrence and a maximum of INR ..... per Occurrence.
  - ii. > 200 MW: loss or damage occurring during hot testing or operation or loss or damage detected during standstill resulting from hot testing or operation \_\_\_ percent (\_\_\_%) per Occurrence and resulting from testing subject to a minimum of INR..... per Occurrence and a maximum of INR ..... per Occurrence.
- (b) Steam Turbines:
  - i. < 500 MW: loss or damage occurring during hot testing or operation or loss or damage detected during standstill resulting from hot testing or operation: \_\_\_ percent (\_\_\_%) per Occurrence subject to a minimum of INR ..... per Occurrence and a maximum of INR ..... per Occurrence.
  - ii. > 500 MW: loss or damage occurring during hot testing or operation or loss or damage detected during standstill resulting from hot testing or operation: \_\_\_ percent (\_\_\_%) per Occurrence subject to a minimum of INR ..... per Occurrence and a maximum of INR ..... per Occurrence.
- (c) HRSG > 900 t/h: loss or damage occurring during hot testing or operation or loss or damage detected during standstill resulting from hot testing or operation: \_\_\_\_\_ percent (\_\_\_%) per Occurrence subject to a minimum of INR ..... per Occurrence and a maximum

of INR ..... per Occurrence.

- (d) Power Transformers: loss or damage occurring during hot testing or operation or loss or damage detected during standstill resulting from hot testing or operation: \_\_\_\_ percent (\_\_\_\_ %) per Occurrence subject to a minimum of INR ..... per Occurrence and a maximum of INR ..... per Occurrence.

Beginning of 'hot testing' is determined as

- for Gas Turbines with 1<sup>st</sup> ignition
- for Steam Turbines with 1<sup>st</sup> application of steam
- for HRSG's with 1<sup>st</sup> admission of steam
- for Power Transformers with 1<sup>st</sup> application of nominal/ high voltage

which should be subsequently followed by 'operation'.

For the avoidance of doubt, the above listed exceptions are not applicable during cold commissioning or cold testing as well as during standstill.

**B. Extended Maintenance, Extended Maintenance PLUS and Guarantee Maintenance (excl. Visit Maintenance activities)**

Twenty percent (20%) per Occurrence subject to a minimum of INR ..... per Occurrence, except for:

- (a) Gas Turbines > 200 MW: \_\_\_\_ percent (\_\_\_\_ %) per Occurrence subject to a minimum of INR ..... per Occurrence
- (b) Steam Turbines > 500 MW: \_\_\_\_ percent (\_\_\_\_ %) per Occurrence subject to a minimum of INR ..... per Occurrence
- (c) HRSG > 900 t/h: \_\_\_\_ percent (\_\_\_\_ %) per Occurrence subject to a minimum of INR ..... per Occurrence
- (d) Power Transformers > 100 MVA: .....percent (\_\_\_\_ %) per Occurrence subject to a minimum of INR .....per Occurrence and a maximum of INR ..... per Occurrence.
- (e) Wind Turbines Generator:
  - i. WTG < 4MW Onshore INR ..... per Occurrence
  - ii. WTG >= 4MW Onshore INR ..... per Occurrence
  - iii. Offshore: INR ..... per Occurrence
  - iv. Serial Loss \_\_\_\_%, with a minimum as per i, ii or iii, per Occurrence

Except for Prototype or prototypical Upgrade for defined key-components:

- (a) Gas Turbines:
  - i. <= 200 MW: \_\_\_\_ percent (\_\_\_\_ %) per Occurrence subject to a minimum of INR ..... per Occurrence.
  - ii. > 200 MW: \_\_\_\_ percent (\_\_\_\_ %) per Occurrence subject to a minimum of INR ..... per Occurrence.
- (b) Steam Turbines:
  - i. <= 500 MW: \_\_\_\_ percent (\_\_\_\_ %) per Occurrence subject to a minimum of INR ..... per Occurrence.
  - ii. > 500 MW: \_\_\_\_ percent (\_\_\_\_ %) per Occurrence subject to a minimum of INR ..... per Occurrence.
- (c) HRSG > 900 t/h: \_\_\_\_ percent (\_\_\_\_ %) per Occurrence subject to a minimum of INR .....

per Occurrence.

- (d) Power Transformers: \_\_\_\_ percent ( \_\_\_\_%) per Occurrence subject to a minimum of INR ..... per Occurrence.

C. Project specific Third Party Liability coverage

INR ..... per Occurrence for property damage and nil for bodily/personal injury.

D. Offshore cable damage during construction, installation, testing, commissioning or maintenance occurring Offshore.

- (a) High Voltage Distribution Cables:

INR ..... per Occurrence

- (b) Inter-Array Cables:

INR ..... per Occurrence

- (c) All other cables:

INR ..... per Occurrence

The deductibles under this item D are not applicable if loss or damage occurs

1. on land or during loading or unloading of ships or on barges at harbor or
2. between the first connection landside to the Onshore-substation as well upon the part out of the water in the Offshore-platform in respect of the relevant cable portion only.

If two or more deductible amounts in this Policy apply to a single Occurrence, the total to be deducted shall not exceed the largest deductible.

In any Occurrence where loss or damage is caused by more than one peril insured against under this Policy, the Insured(s) shall have the right to separate the loss amount by peril for the purposes of application of the deductible(s) specified in this Section, notwithstanding the above reference to two or more deductibles and the Policy limits.

As respects theft or unintended disappearance, the term Occurrence as referred to elsewhere within the Policy means the sum total of all losses of Property Insured resulting from one or more concealed acts committed by one person or more than one person acting in unison to the extent such loss or damage is not otherwise excluded under this Policy.

The deductible amounts specified above shall not apply to salvage charges and Sue and Labor expenses.

Increased deductible for hot testing or operation only applies in such cases where a typical hot testing or operation risk is the causation of the loss or damage.

Any loss or damage to the Property Insured occurring within 72 consecutive hours and related to thunderstorm incl. lightning, theft, vandalism, or terrorism is considered only one occurrence and, consequently, the respective deductible will be deducted once only.

Any deductible stated in percentage will be calculated from the insured loss amount.

## Endorsement Q

### Coverage during Defects Notification Period

For the term of the insured defects notification period the following provisions apply:

(1) Maintenance Cover

- a) MAINTENANCE VISITS COVER (Endorsement 003)
- b) EXTENDED MAINTENANCE COVER (Endorsement 004)
- c) EXTENDED MAINTENANCE PLUS

Extended maintenance-PLUS shall mean, in addition to the indemnifiable risks according to visits maintenance and extended maintenance, any loss or damage is covered caused by risks that are known as manufacturer's risks, especially by:

- Design faults,
- Casting or material defects,
- Specification or manufacturing faults,
- Faults during commissioning and testing as well as
- Wrong, faulty or omitted information in the operation / maintenance manual

and for which the Insured is responsible pursuant to the supply contract.

Any costs necessary to restore the state of the property insured as it was immediately before loss or damage will be indemnified with the exception of the costs for the immediate rectification of the defect.

If property damage in the sense of this Policy is ascertained, all costs for dismantling and reassembly or any other access costs necessary to rectify the defect will be indemnified in any case.

In addition to items a) to b), coverage applies to any loss or damage that occurred during and resulting from the execution of punch list and other final works and supplies and/or warranty works for the duration of the respective works (including commissioning period). The resulting consequential property damage to any items already accepted is also insured.

Any material and spare parts stored for warranty, guarantee or maintenance works as well as their fitting and - if necessary - commissioning and testing are insured.

For domestically manufactured supplies, the manufacturers' risk is located at the place of manufacture (factory) until the end of the insured defects notification period.

d) GUARANTEE MAINTENANCE

Guarantee Maintenance shall mean, in addition to the indemnifiable risks according to visits maintenance and extended maintenance, any loss or damage is covered caused by what are known as manufacturer's risks, especially by:

- Design faults,
- Casting or material defects,
- Specification or manufacturing faults,
- Faults during commissioning and testing as well as

- Wrong, faulty or omitted information in the operation / maintenance manual

and for which the Insured is responsible pursuant to the supply contract.

Any costs necessary to restore the state of the property insured as it was immediately before loss or damage will be indemnified including, if any, costs for the immediate rectification of the defect (according to LEG3/06).

If property damage in the sense of this Policy is ascertained, all costs for dismantling and reassembly or any other access costs necessary to rectify the defect will be indemnified in any case.

In addition to items a) to b), coverage applies to any loss or damage that occurred during and resulting from the execution of punch list and other final works and supplies and/or warranty works for the duration of the respective works (including commissioning period). The resulting consequential property damage to any items already accepted is also insured.

Any material/spare parts stored for guarantee and maintenance works as well as their fitting and - if necessary - commissioning and testing are insured.

For domestically manufactured supplies, the manufacturers' risk is located at the place of manufacture (factory) until the end of the insured defects notification period.

### **Endorsement 003**

#### **Maintenance Visits Cover**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended for the maintenance period specified hereunder to cover solely loss of or damage to the contract works caused by the insured contractor(s) in the course of the operations carried out for the purpose of complying with the obligations under the maintenance provisions of the contract.

## Endorsement 004

### Extended Maintenance Cover

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended for the maintenance period specified hereunder to cover loss or damage to the contract works

- caused by the insured contractor(s) in the course of the operations carried out for the purpose of complying with the obligations under the maintenance provisions of the contract,
- occurring during the maintenance period provided such loss or damage was caused on the site during the erection period before the certificate of completion for the lost or damaged section was issued.

## Endorsement R

### Coverage extensions

#### (1) Demolition and Increased Cost of Construction

In the event of loss or damage insured under this Policy that causes the application of any law, ordinance, governmental directive or standard regulating the construction, repair, use, or occupancy of property, the Company shall be liable for:

- a) The cost of demolishing the undamaged property including the cost of clearing the site;
- b) The proportion that the value of the undamaged part of the property bore to the value of the entire property prior to loss;
- c) Increased cost of repair or reconstruction of the damaged and undamaged property on the same or another site, limited to the cost that would have been incurred in order to comply with the minimum requirements of such law or ordinance regulating the repair or reconstruction of the damaged property on the same site. However, the Company shall not be liable for any increased cost of construction loss unless the damaged property is actually rebuilt or replaced;

#### (2) Debris Removal and Cost of Cleanup

In the event of physical loss or damage to the Property Insured hereunder, this Policy (subject otherwise to its terms, conditions and limitations, including but not limited to any applicable deductible) also insures, within the limit of liability stated in Endorsement O:

- a. Expenses reasonably incurred in removal of debris of the Property Insured hereunder;
- b. Expenses reasonably incurred in removal of debris of property not insured under this Policy from an Insured Location;
- c. Cost of cleanup at an Insured Location made necessary as a result of such physical loss or damage;

provided that this Policy does not insure against the costs of decontamination or removal of land or water or the contaminant on or in land or water.

#### (3) Decontamination Costs

If Property Insured is contaminated as a direct result of physical loss or damage insured by this Policy and there is in force at the time of the loss any law or ordinance regulating contamination, including but not limited to the presence of pollution or hazardous material, then this Policy covers, as a direct result of application of such law or ordinance, the increased cost of decontamination and/or removal of such contaminated insured property in a manner to satisfy such law or ordinance. This additional coverage applies only to that part of the insured property so contaminated as a direct result of insured physical damage.

#### (4) Expediting Expense

This Policy covers the extra cost of expediting the repair and/or replacement of damaged Property Insured, including, but not limited to, airfreight, overtime and express freight or other rapid means of transportation.

#### (5) Temporary Repair

This Policy covers the extra cost of temporary repair and/or replacement in excess of INR .....

#### (6) Extra Expense

Extra Expense incurred resulting from physical loss or damage covered herein during the term of this Policy to real or personal property as described in Section B.

"Extra Expense" means the reasonable and necessary excess of the total cost chargeable to the operation of the Insured's business over and above the total cost that would normally have been incurred to conduct the business had no loss or damage occurred.

(7) Loss Adjustment Expenses

This Policy is extended to include expenses incurred by the Insured, or by the Insured's representatives for preparing and certifying details of a claim resulting from a loss which would be payable under this Policy. However, the Insurer shall not be liable under this clause for expenses incurred by the Insured in utilizing the services of a public adjuster or attorney.

(8) Fire Brigade Charges and Extinguishing Expenses

This Policy covers the following expenses resulting from a covered loss:

- (a) Fire brigade charges and any extinguishing expenses which the Insured incurs;
- (b) The cost associated with the loss, disposal, recharging and restoration of fire extinguishing materials expended;
- (c) Charges due under mutual aid agreements.

(9) Surrounding property

This Policy covers any items, which - regardless of who they belong to - are at the insured locations or within care, custody or control of the Insured and which are not:

- Works and supplies (including provisions),
- Contractor's plant and equipment.

If any parts of the insured Works and supplies are accepted by the customer in advance, these will continue to be considered as surrounding property from the time of their acceptance until the acceptance of the last section.

The Company shall indemnify for loss or damage to surrounding property if caused by the scope of works and supplies insured.

Indemnification shall only be made if and insofar as the Insured has no coverage under a liability insurance unless otherwise agreed.

If the liability insurer disputes his obligation to compensate, the Company shall make an advance payment. Without prejudice to the advance payment, the Company can, however, request that the claim should be handled together with the suspected originator and his liability insurer in order to achieve a mutual solution about the obligation to indemnify.

(10) Contractor's Plant and Equipment

Contractor's Plant and Equipment of the INSURED necessary for the execution of the works and supplies are insured within insured locations.

Any items (owned, borrowed or rented) designated for the execution of the insured works and supplies will be considered Contractor's Plant and Equipment, e.g.:

- Field offices, workshops, warehouses, living quarters;
- Social facilities etc.;
- Devices, tools, auxiliary machinery;
- Files, drawings and plans;
- Mobile implements, self-propelled mobile cranes and special vehicles;
- Scaffoldings, masts and similar items.

(11) Provisions of Customers

Any provisions (such as material and staff costs like e.g. construction or commissioning expenditures) of the respective customer or a contractor directly assigned by the customer are insured.

(12) Inland Transit

Property Insured is insured whilst in transit by land or in land waterway anywhere within the territory where the contract is being performed or whilst temporarily stored anywhere within that territory except to the extent it is insured by a policy of ocean marine cargo insurance.

(13) Additional Testing Costs

If following the commencement of any testing operations any loss or damage should occur which is the subject of indemnity under this Policy, or but for the application of the deductible would be the subject of indemnity, which results in the necessity to carry out repeat testing operations the cost of such repeat testing including the costs of additional fuel used therein shall be indemnified hereunder.

(14) Professional Fees

This Policy extends to include an amount for architects', surveyors', consulting engineers', legal or other professional fees of similar nature necessarily incurred in the repair, replacement or reinstatement of Property Insured, consequent upon indemnifiable physical loss or damage thereto.

(15) **[This point has been intentionally kept blank]**

(16) Land and Water Contaminant or Pollutant Cleanup, Removal and Disposal, excluding Germany  
This Policy covers the reasonable and necessary cost for the clean-up, removal, and disposal of contaminants or pollutants from uninsured property consisting of land, water or any other substance in or on land at a location insured under this Policy if the release, discharge or dispersal of contaminants or pollutants is a direct result of insured physical loss or damage or accident to insured property.

This Policy does not cover the cost to clean-up, remove and dispose of contaminants or pollutants from such property:

- (1) at any location insured for personal property only.
- (2) when the Insured fails to give written notice of loss to the Company within 180 days after inception of the loss.

(17) **[This point has been intentionally kept blank]**

(18) Defense Costs (ONLY for the United States, its territories and possessions and Canada)

This Policy, subject to all of its provisions, also insures the costs and fees to defend any claim or suit against the Insured and/or its directors, officers and/or employees alleging physical loss or damage as insured not otherwise excluded against to property of others in the care, custody or

control of the Insured to the extent of the Insured's liability therefore, even if such claim or suit is groundless, false or fraudulent; but the Company may without prejudice make such investigation, negotiation or settlement of any such claim or suit as it deems expedient.

Indemnification shall only be made if and insofar as the Insured has no coverage under Global Liability Insurance Program of the Insured.

(19) Leak Search Costs

In the event of physical loss or damage to the Property Insured hereunder, the company shall indemnify the Insured for reasonable leak search costs.

The costs for leak search shall include the costs incurred for:

- (a) hydrostatic testing, including the cost of leasing special apparatus and the cost of the operation and transport of such apparatus,
- (b) ii) earthwork in trenches necessary in the search for and repair of leaks, e.g. excavation, uncovering of the pipeline, backfilling.

(20) Temporary removal of Property

In the event of physical loss or damage to the Property Insured here-under, the company shall indemnify the Insured in respect of tempo-rary removal of insured property already installed, subject not other-wise excluded.

## Endorsement 001

### Cover for Loss or Damage Due to Strike, Riot and Civil Commotion (SRCC)

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this Policy shall be extended to cover loss or damage due to strike, riot and civil commotion which for the purpose of this Endorsement shall mean (subject always to the Special Conditions hereinafter contained) loss of or damage to the property insured directly caused by:

1. the act of any person taking part together with others in any disturbances of the public peace (whether in connection with a strike or lock-out or not) not being an occurrence mentioned in condition 2 of the Special Conditions hereof,
2. the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of any such disturbance,
3. the willful act of any striker or locked-out worker performed in furtherance of a strike or in a resistance to a lock-out,
4. the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.

Provided that it is hereby expressly agreed and declared that:

1. all the terms, exclusions, provisions and conditions of the Policy shall apply in all respects to the insurance granted by this extension save in so far as the same are expressly varied by the following Special Conditions and any reference to loss or damage in the wording of the Policy shall be deemed to include the perils hereby insured against,
2. the following Special Conditions shall apply only to the insurance granted by this extension and the wording of the Policy shall apply in all respects to the insurance granted by the Policy as if this Endorsement had not been made thereon.

### Special Conditions

1. This insurance shall not cover:
  - a. loss or damage resulting from total or partial cessation of work or the retarding, interruption or cessation of any process or operation,
  - b. loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority,
  - c. loss or damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building.
  - d. consequential loss or liability of any kind or description, any payments over and above the indemnity for the material damage as provided herein.

Provided nevertheless that the Insurers are not relieved under b or c above of any liability to the Insured in respect of physical damage to the property insured occurring before dispossession or during temporary

dispossession.

2. This insurance shall not cover any loss or damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely:
  - a. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war,
  - b. mutiny, civil commotion assuming the proportion of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power,
  - c. any act of any person acting on behalf of or in connection with any organization with activities directed toward the overthrow by force of the government de jure or de facto or to the influencing of it by terrorism or violence.

In any action, suit or other proceeding, where the Insurers allege that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

3. This insurance may be terminated by the Insurers on giving notice of 21 days on notice to that effect being given by registered post to the Insured's last known address, in which case the Insurers shall be liable to repay a ratable proportion of the premium for the unexpired term from the date of termination.

## **Endorsement S**

### **Cessation of work**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon this insurance shall be extended for cover for cessation of work whether total or partial up to a period of 6 months. The Insurer has to be informed in due time.

## **Endorsement T**

### **Used objects**

The provision that insurance cover for used objects shall expire immediately from commencement of testing is deleted.

Used objects are erection objects or parts thereof which have already been in operation.

If the technical state of an used object is defective with inception of insurance and this leads to a loss or damage, the Insurer will not be liable for such loss or damage. This clause, however, does not refer to any consequential loss or damage to those items of the used object which are not defective in themselves. If the causality of a defective technical condition cannot be proved, a predominant probability will be sufficient.

## Endorsement U

### Additional conditions and Exclusions under Section II/TPL

Sec. II including this Endorsement is only applicable if the INSURED has contractually assumed the obligation to provide respective cover. Cover for the CO-INSURED is limited to the individual contractual requirements for liability cover.

This endorsement supplements and substitutes (where applicable) the Sec.II as follows:

#### (1) Limit of Liability

INR ..... each and every occurrence

#### (2) Deductibles

INR ..... for property damage  
No deductible for bodily injury

#### (3) Coverage

The Insurer will

- (a) indemnify or pay on behalf of the Insured all sums, for which they shall become legally liable to pay in respect of claims made against them consequent upon Bodily Injury or Property Damage of third parties caused by activities which are in connection with PROJECT RISKS at the respective insured location including the vicinity thereof during the term of insurance.  
Bodily injury means sickness or disease sustained by a person, including death resulting from any of these at any time - and any consequential loss resulting therefrom.
- (b) defend any claim and/or suit against the Insured in respect of such Bodily Injury and Property Damage, as well as to pay within the scope of the agreed limits:
- Investigation costs not incurred by the Insurer, in so far as these are necessary in minimising such Bodily Injury or Property Damage with the prior approval of the Insurer;
  - Fees for lawyers;
  - Court costs;
  - Expenses for witnesses;
  - Fees for experts appointed by the court.

#### (4) Coverage Extensions

- (a) Notwithstanding 5.16, this Policy covers the following liabilities assumed by the Insured under contracts:
- (a) legal liability assumed by the Insured from a third party under the terms of tenancy agreements, leases or other rental contracts in respect of land, buildings or plants
- (b) contractual liability assumed by the Insured vis-à-vis public authorities or public corporations (e.g. Railway Authorities) by virtue of contracts with standardised content or of usage of rolling stock agreements.
- (b) Agreement of foreign applicable law

If the INSURED agrees contractually with a third party the application of divergent law or jurisdiction this does not affect the insurance coverage provided under this Policy unless the parties agree on applicable law or jurisdiction in USA , Canada or Australia.

(c) Professional Services

The insured activities include the rendering of Professional Services in connection with the performance of the works of the Insured Project.

(d) Munition of war

Notwithstanding 5.13 there is coverage for the legal liability of the Insured due to claims, caused by munitions of war if the war, civil war, war-like event or hostile use of munitions of war is ended.

Regardless other contributory causes there is no coverage for claims due to:

- atomic energy or miscellaneous ionising radiation
- chemical, biological, biochemical substances or electromagnetic waves;

used as munitions of war.

**(5) Exclusions**

This cover does not apply to claims in respect of

(1) Bodily Injury and Property Damage resulting from

- ownership, possession or use of aircraft or waterborne vessels;
- manufacture or supply of aircraft or parts thereof;
- repairs or other work on aircraft;

(2) Bodily Injury and Property Damage resulting from ownership, possession or use of motor vehicles, which are subject to registration and/or compulsory liability insurance;

(3) Bodily Injury and Property Damage resulting from nuclear incidents, radioactive substances or ionising radiation (this exclusion does not apply to radioactive substances or ionising radiation used in non-destructive testing work);

(4) Damage to property of third parties, which is rented, leased or borrowed by the Insured if the damage is caused by the respective party who bears the responsibility for such property.

(5) Damage to the insured Works provided by the Insured including any expenditure incurred in doing or redoing or making good or repairing or replacing it;

(6) Damage to the equipment and machinery used by the Insured in connection with the insured Works;

(7) Damage to Surrounding Property if insured partly or in full under any existing project specific insurance.

(8) Bodily Injury sustained by an employee of an insured party as a result of a working accident and giving rise to a claim against the employer or another employee of the same party. This exclusion applies insofar as such claims are insurable under a social security system or a comparable insurance coverage (e.g. Worker's Compensation, Employer's Liability, RC Patronal); This exclusion does not apply to claims for recourse at law.

(9) Pure Financial Losses such as fines, penalties, punitive damage, exemplary damage, liquidated damage or losses for breach or non-performance of contract of whatever nature

- (10) Bodily Injury and Property Damage caused by the Insured in his capacity as operator. This exclusion shall not apply for project related testing activities during commercial use.
- (11) Any loss or damage due to claims arising from occurrences directly or indirectly consequent upon or connected to asbestos or materials including asbestos.
- (12) Damage directly connected
  - with the operation of genetic engineering plants where genetic engineering is carried out by the Insured;
  - with the release of genetically modified organisms by the Insured ;
- (13) Any loss or damage or liability directly or indirectly occasioned by or through or as a consequence of war, invasion, hostilities, acts of foreign enemies, civil war, rebellion, insurrection, military or usurped power or material law or confiscation by order of any government or public authority.
- (14) Any loss or damage caused by Acts of Terrorism as well as costs of whatsoever natures in connection with Acts of Terrorism.
- (15) Bodily Injury and Property Damage resulting
  - from ownership, possession or operation of off-shore facilities  
This does not apply if during commissioning and testing the Insured is only a temporary occupant of such facilities destined to third parties.
  - activities in connection with deepwater drilling.
- (16) Any loss or damage resulting from any contract or any agreement entered into by the Insured to pay any sum by way of indemnification or otherwise unless such liability would also have attached in the absence of such agreement.
- (17) Any loss or damage directed against those Insured, who have caused the loss or damage in question
  - by intentional acts;
  - by knowingly omitting to follow guidelines or operating instructions provided by the manufacturer or contractor or dictated by the state of the art technology with regard to use, regular controls, inspections or maintenance or by knowingly omitting to perform necessary repairs;

**(6) Special Exclusions**

- (1) It is hereby agreed that this liability insurance does not make any indemnification to the Insured which results from legal proceedings either in the USA, Canada or Australia or any other area subject to the jurisdiction of the USA, Canada or Australia..
- (2) This liability insurance does not apply for projects related to nuclear power plants.
- (3) Condition concerning underground cables and pipes  
It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurer shall only indemnify the Insured in respect of loss or damage to existing underground cables and/or pipes or other underground facilities if, prior to the commencement of works, the Insured has inquired with the relevant authorities about the position of such cables, pipes or other underground facilities.

#### (4) Gradual Influence

This Policy excludes liability arising out of discharge, dispersal, seepage, release or escape of smoke, vapours, fumes, acids, alkalis, toxic chemicals, liquids, or gases, waste materials or other irritants, contaminants, or pollutants into or upon land, the atmosphere, or water, but this exception does not apply where the liability arises from a sudden identifiable, unintended and unexpected event from the standpoint of the Insured which takes place in its entirety at a specific time and place.

However in relation to Gradual Influence this Policy does not cover:

- Claims for losses which arise because the Insured acquires or takes possession of land after the inception date of this Policy, which at this time has already been affected by environmental impairment;
- Claims for losses arising out of the ownership, possession, operation of final waste resting places or waste disposal facilities;
- Claims for losses that result from waste permanently stored or otherwise disposed;
- Claims for losses against those Insured causing losses by deliberately failing to comply with guidelines or instructions for use, regular controls, inspections or maintenance provided by the manufacturer or to be followed in line with state of the art technology or by deliberately not performing necessary repairs;
- Claims for losses as a result of altering the position of groundwater or its flow behaviour;
- Claims for losses causally connected with chlorinated hydrocarbon (CHC) or substances containing CHC;
- Claims for subsidence damages arising from mining.

#### (7) Special Endorsement

Precedence of the Insured's Global Liability Program

With respect to the INSURED's share of scope of delivery and services the indemnification by the insurer of the Insured Global Liability Policy (UHV) applies primarily.

Following endorsement will apply if agreed between the Insured and a third party:

Personal Injury

Bodily Injury according to 3.1 is extended to Personal Injury.

Personal Injury means

- "Bodily Injury" and disability, shock, fright, mental injury or mental anguish sustained by a person.
- Injury resulting from false arrest, false detention or wrongful imprisonment,
- Wrongful entry or eviction or invasion of privacy

## Endorsement V

### Nuclear Reaction

The general exclusion of nuclear reaction, nuclear radiation or radioactive contamination shall be deleted and replaced by the following provision:

This policy does not insure:

- A. against loss or damage caused by or resulting from nuclear reaction, or nuclear radiation, or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or re-mote; except:
  - (a) If fire or sprinkler leakage ensues, liability is specifically assumed for direct loss or damage by such ensuing fire or sprinkler leakage.
  - (b) The Insurer shall be liable for loss or damage caused by sudden and accidental radioactive contamination including resultant radiation damage for each occurrence from material used or stored or from processes conducted on an insured premises provided at the time of loss there is neither a nuclear reactor capable of sustaining a nuclear fission in a self-supporting chain reaction nor any new or used nuclear fuel on the insured locations

## Endorsement W

### Defects Exclusions

- (1) The Insurer shall not be liable for all costs rendered necessary by defects of material workmanship design plan or specification and should damage (which for the purposes of this exclusion shall include any patent detrimental change in the physical condition of the property insured) occur to any portion of the property insured containing any of the said defects the cost of replacement or rectification which is hereby excluded is that cost incurred to improve the original material workmanship design plan or specification.

For the purpose of the Policy and not merely this exclusion it is understood and agreed that any portion of the property insured shall not be regarded as damaged solely by virtue of the existence of any defect of material workmanship design plan or specification.

- (2) Notwithstanding para 1, for Prototypes and/or prototypical Upgrades of defined key-components the LEG 2/96 Model “Consequences” Defects Wording shall apply instead of LEG 3/06 (except for transformers where the LEG 3/06-coverage still apply):

The Insurer shall not be liable for all costs rendered necessary by defects of material workmanship design plan specification and should damage occur to any portion of the property insured containing any of the said defects the cost of replacement or rectification which is hereby excluded is that cost which would have been incurred if replacement or rectification of the property insured had been put in hand immediately prior to the said damage.

For the purpose of this Policy and not merely this exclusion it is understood and agreed that any portion of the property insured shall not be regarded as damaged solely by virtue of the existence of any defect of material workmanship design plan or specification.

- (3) Notwithstanding para 1 & 2, for Prototypes and/or prototypical Upgrades of defined key-components for Wind Turbine Generators the LEG 1/96 Model “Outright” Defects Wording shall apply instead of LEG 3/06 or LEG 2/96:

The Company shall not be liable for loss or damage due to defects of material workmanship design plan or specification.

## **Endorsement X**

### **War exclusion**

This policy does not insure:

Against warlike action in time of peace or war, including action in hindering, combating, or defending against an actual, impending, or expected attack:

- (a) by any government or sovereign power (de jure or de facto) or by any authority maintaining or using military, naval, or air forces;
- (b) or by military, naval, or air forces;
- (c) or by an agent of any such government, power, authority, or forces

## Endorsement Y

### Terrorism exclusion

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

## **Endorsement Z**

### **Exclusion of contractual penalties**

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss or damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with claims arising from contractual penalties.

**Endorsement OE**

**Offshore exclusion**

This policy does not insure property located Offshore or claims occurring Offshore.

## Endorsement 4x/5x

### Known issues exclusion

For the 4.x and 5.x WTGs the known issues and all resulting losses or damages are excluded from this Policy.

### Endorsement AB

#### Basis of loss settlement

Memo 2 – Basis of Loss Settlement shall be deleted and replaced by the following provision:

(1) The Insurer shall indemnify all costs necessary to restore the state of the property insured as it was immediately before the loss or damage. The value of the salvage will be taken into account. In case of the INSURED's internal orders (e.g. a division of the INSURED order services or supplies from another division of INSURED, etc.) internal supporting documents will be accepted without any reduction of pricing, irrespective external pricing.

(2) Indemnification is made amounting to

- the actual replacement costs in the case of loss or damage to the Works
- the actual replacement costs with a deduction of \_\_\_\_% in the case of loss or damage to Contractor's Plant and Equipment,
- the actual cash value in the case of loss or damage to Surrounding Property

(3) The Insured is entitled, at his discretion, and subject to \_\_\_\_\_% coinsurance to claim indemnity hereunder in excess of any limitation of liability by amount contained in any contract in relation to Works. However, this will not apply for the Third Party Liability extension.

(4) Overhead rate

The Insured can add the following overhead rate to the individual costs that qualify for indemnification and that were claimed by the Policyholder, alternatively by the INSURED's units, or to third-party accounts which, upon request by the Company, have to be made credible; the Insurer shall indemnify these overhead rates with

\_\_\_\_\_% of the claims amount; max. INR ..... in any one Occurrence.

Any overhead costs above the aforesaid will only be indemnified by the Insurer if they can be shown credibly and comprehensibly.

## **Endorsement AC**

### **Run In / Run Off**

Notwithstanding any other insurance, for projects still on risk at commencement of this Policy, insurance cover is granted for loss or damage occurring during the period of insurance as stated in the schedule.

Coverage shall cease on expiry of the period of insurance as stated in the schedule or at the Insured's option all insured projects which have already started within the period of insurance the Insurer has to maintain the coverage for the entire project period and subsequent defects liability period at premium to be mutually agreed which shall reflect the unexpired risk. The Insured agrees to offer to the Fronting Insurer a reinsurance solution for the remaining term of the projects that continue beyond the cut-off date of cancellation

## **Endorsement AD**

### **Insured locations**

- (1) The locally limited area of sites or the premises of the customer or within 300 meters of such location; in the case of plants with several spatially separated locations, the connecting paths between these are considered Insured Locations as well;
- (2) All routes e.g. in rail, overhead line or cabling projects;
- (3) Places, especially warehouses, which are spatially associated with sites/routes/rail networks and where Property Insured such as Contractor's Plant and Equipment is located including the connecting paths between places and sites/routes/rail networks;
- (4) Premises of the Insured, suppliers or other companies where works e.g. insured pre-assemblies or finishing works are performed or any repairs, service works, warranty works, changes, tests, etc. are carried out which will become necessary later - during the Term of Insurance - in the construction process excluding the original manufacturing process.
- (5) Additionally, for rail vehicles, the respective rail network used.

## Endorsement AE

### Commencement and Termination of Liability

The liability of the Insurer begins upon arrival of Property Insured at any Insured Locations according to Endorsement AD or commencement of any activities insured hereunder whichever is earlier.

In the case of project related service activities and/or project related final assembly the liability of the Insurer starts with the commencement of the activities.

In the case of rail vehicles, the liability of the Insurer starts at the time of supply of the undercarriage of the railcar bodyshell for assembly; in the case of own components, at the time of removal from the warehouse or production hall for construction purposes; in the case of ready-to-be-assembled third-party components, when offloading at the construction site is finished.

The Insured shall check the property insured upon arrival at the construction site for any loss or damage and for completeness to the extent that is externally readily recognizable (sight check). If no loss or damage is discovered, such property is covered hereunder. Any loss or damage discovered subsequently shall only be considered not insured under the Policy if the loss or damage occurred in transit and is covered under an existent marine insurance.

With beginning of the contractual warranty period

- a) after the provisional acceptance certificate or take over certificate by the customer has been issued and a respective protocol has been signed
- b) with partial acceptances of different units/items under the same contract/provision - each having separate contractual warranty period(s)-
- c) in case there is more than one warranty provision under the same contract (e.g. an individual warranty period starting with Mechanical Completion Date/ PAC Date and another warranty provision starting with the contractual risk transfer date, e.g. delivery at port ) it is understood and agreed that with the latest beginning of said different warranty provisions

coverage will exist to the following extent:

- 24 months Extended Maintenance PLUS
- 24 months Guarantee Maintenance for transformers
- 36 months Guarantee Maintenance for Wind Turbine Generators
- Prototypes or prototypical Upgrades for defined key-components: 24 months Extended Maintenance PLUS, however subject to an additional LEG 2/96 exclusion (except for transformers where Guarantee Maintenance coverage applies, except for Wind Turbine Generators where 24 months Extended Maintenance applies)

followed each by Visits Maintenance up to a maximum of 60 months overall duration of coverage.

However in respect of c) only, coverage will cease latest after a period of 7 years starting with the earliest beginning of the individual warranty provision applicable per contract.

If necessarily or contractually requested full cover will remain in place up to 60 days after issuance of the provisional acceptance and thus Extended Maintenance PLUS/ Guarantee Maintenance cover will only commence as of this respective date.

In respect of the execution of punch list and other final works and supplies and/or warranty works for the duration of the respective works after the final acceptance certificate by the customer has been issued and a respective protocol has been signed, coverage will exist for the following time period up to 36 months but not longer than 96 months after commencement of the contractual warranty period.

Spare Transformers are insured subject to a max. storage period on customer's premises from date of delivery until commissioning is 5 years followed by 24 months full guarantee period, but the maximum total period for stored spare units and subsequent full guarantee period shall in no event exceed 6 years in total. Coverage commences with start of energization.

If an insured part is replaced or repaired, the Insurer is liable from the date of completion of replacement or repair for the insured part only according to the contractual warranty provisions of Clause C.9. this Policy also covers consequential property damage to items delivered before, provided that the Insured is liable.

For the coverage module Extended Maintenance PLUS and Guarantee Maintenance, only the interests of the INSURED are considered insured.

Notwithstanding this clause only loss or damage occurring during the Period of Insurance is covered.

## Endorsement AF

### Serial loss clause

(1) A Serial Loss is defined as several occurrences of physical loss or damage to Property Insured caused by the same fault, defect, error or omission (“derselben Ursache”).

The following cover shall apply in relation to a single Serial Loss:

- a. With the exception of Rolling Stock the Insurer shall indemnify the Insured according to the following scale after the application of the deductible:

100% of the first 3 occurrences  
90% of the 4<sup>th</sup> occurrence  
80% of the 5<sup>th</sup> occurrence  
70% of the 6<sup>th</sup> occurrence  
60% of the 7<sup>th</sup> occurrence  
50% of the 8<sup>th</sup> occurrence  
0% of the 9<sup>th</sup> occurrence and all further occurrences

- b. For Wind Turbine Generators (WTG) the Company shall indemnify the Insured as follows:

Indemnification is limited as per Endorsement LoL Z

All loss or damage attributable to one Serial Loss will be added together and will be treated as one Occurrence. If two or more deductibles apply due to the fact that several occurrences are part of a Serial Loss, the Insured(s) shall have the right to separate the loss amount by the level of completion of WTG projects (before or after the beginning of the contractual warranty) for the purpose of application of the deductible(s) specified in Clause C. 2 only.

## Endorsement AG

### International Program Clause

This Policy is a Specific Local Policy issued as part of an international program. The international program arrangement is a compilation of the following policies called International Insurance Program policies:

Master Policy issued by Zurich Insurance plc, German branch and Specific Local Policies.

For all International Insurance Program policies combined the Insurers will pay no more in any one Occurrence than the applicable Limits of Liability as stated in this Policy and the Insurers will pay no more in any one Policy Year than the applicable Annual Aggregate Limits of Liability regardless of the number of Occurrences involved.

All payments made under the International Insurance Program policies for the same Occurrence shall be counted in diminution of the Limits of Liability.

Payments made for losses or damages which are subject to an Annual Aggregate Limit will be deducted in the Policy Year to which the claims are allocated according to the dates of the Occurrence.

Once the Policy Limit has been reached, no additional payments or claims will be paid under this Policy, even if the respective Limits of Liability within this Policy have not been reached. Exempted hereof are mandatory coverages which the Insurers are required to provide by law in the Jurisdiction of this Policy and where a specific Limit in line with legal requirements has been granted by the Insurers under this Policy.

## Endorsement LMA5401

### PROPERTY CYBER AND DATA EXCLUSION

1 Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any: 1.1 Cyber Loss;

1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data; regardless of any other cause or event contributing concurrently or in any other sequence thereto.

2 In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

3 This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

#### Definitions

4 Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

5 Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

6 Cyber Incident means: 6.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or

6.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

7 Computer System means: 7.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility,

owned or operated by the Insured or any other party.

8 Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

## Endorsement LMA5393

### COMMUNICABLE DISEASE

1. Notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
  - 2.1. for a Communicable Disease, or
  - 2.2. any property insured hereunder that is affected by such Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
  - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
  - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
  - 3.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.
4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

### CANCELLATION CLAUSE

This insurance may be terminated at the request of the Insured at any time in which case the Insurers will refund appropriate premium amount subject to the following conditions.

- i) Claims experience under the policy as on date of cancellation should be less than 60 % of reworked premium.
- ii) The unexpired period is not less than 3 months or 25% of the policy period, whichever is less
- iii) Testing period should not have commenced.

The Company may terminate the policy on grounds of mis-representation, fraud, non-disclosure or non-cooperation by the Insured, giving 15 days' notice to the Insured for the cancellation and there would be no refund of premium.

### ARBITRATION CLAUSE

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement as per **General Conditions – Point no. 7** to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Note: The above Arbitration Clause is not applicable to retail/ individual policyholders

### GRIEVANCE

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](mailto: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](mailto: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](mailto:seniorgrievanceofficer@zurichkotak.com) / [chiefgrievanceofficer@zurichkotak.com](mailto: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.

The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Company's website: [www.zurichkotak.com](http://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](http://www.cioins.co.in/Ombudsman)

#### Details of Insurance Ombudsman

Office Details	Jurisdiction of Office Union Territory, District
Ahmedabad: Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 - 25501201/02/05/06 Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
Bengaluru: Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a>	Karnataka.
Bhopal: Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Email: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a>	Madhya Pradesh and Chattisgarh.
Bhubneshwar: Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a>	Orissa.
Chandigarh: Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.

Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a>	
<b>Chennai:</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a>	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
<b>Delhi:</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a>	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
<b>Guwahati:</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<b>Hyderabad:</b> Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a>	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
<b>Jaipur:</b> Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: <a href="mailto:bimalokpal.jaipur@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a>	Rajasthan.
<b>Ernakulam:</b> Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Email: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a>	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
<b>Kolkata:</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a>	West Bengal, Sikkim, Andaman & Nicobar Islands.
<b>Lucknow:</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a>	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratagarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh,

	Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
<b>Mumbai:</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a>	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
<b>Noida:</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a>	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
<b>Patna:</b> Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a>	Bihar and Jharkhand.
<b>Pune:</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a>	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

**List of Endorsements:**

Sr.no	Add-On Cover Name	UIN
1	Add-ons under Erection All Risks Insurance (Prime)- Limits of Liability	IRDAN152CPEN1015V01202526/A01016V012025
2	Add-ons under Erection All Risks Insurance (Prime)- Co-Insured clause	IRDAN152CPEN1015V01202526/A01017V012025
3	Add-ons under Erection All Risks Insurance (Prime)- Multiple insured's	IRDAN152CPEN1015V01202526/A01018V012025
4	Add-ons under Erection All Risks Insurance (Prime)- Territorial Scope	IRDAN152CPEN1015V01202526/A01019V012025
5	Add-ons under Erection All Risks Insurance (Prime)- Definitions	IRDAN152CPEN1015V01202526/A01020V012025
6	Add-ons under Erection All Risks Insurance (Prime)- Provision relating to limits of liability (not applicable)	IRDAN152CPEN1015V01202526/A01021V012025
7	Add-ons under Erection All Risks Insurance (Prime)- Notification of Loss	IRDAN152CPEN1015V01202526/A01022V012025
8	Add-ons under Erection All Risks Insurance (Prime)- Partial payment of loss	IRDAN152CPEN1015V01202526/A01023V012025
9	Add-ons under Erection All Risks Insurance (Prime)- Representative Clause	IRDAN152CPEN1015V01202526/A01024V012025
10	Add-ons under Erection All Risks Insurance (Prime)- Difference in Conditions/Limits incl. Diff. in Deductible and Protection Insurance	IRDAN152CPEN1015V01202526/A01025V012025
11	Add-ons under Erection All Risks Insurance (Prime)- Sue and Labor	IRDAN152CPEN1015V01202526/A01026V012025
12	Add-ons under Erection All Risks Insurance (Prime)- Reinstatement	IRDAN152CPEN1015V01202526/A01027V012025
13	Add-ons under Erection All Risks Insurance (Prime)- Sanction Clause	IRDAN152CPEN1015V01202526/A01028V012025
14	Add-ons under Erection All Risks Insurance (Prime)- Subrogation	IRDAN152CPEN1015V01202526/A01029V012025
15	Add-ons under Erection All Risks Insurance (Prime)- Certificates of insurance	IRDAN152CPEN1015V01202526/A01030V012025
16	Add-ons under Erection All Risks Insurance (Prime)- Deductibles	IRDAN152CPEN1015V01202526/A01031V012025
17	Add-ons under Erection All Risks Insurance (Prime)- Coverage during Defects Notification Period	IRDAN152CPEN1015V01202526/A01032V012025
18	Add-ons under Erection All Risks Insurance (Prime)- Maintenance Visits Cover	IRDAN152CPEN1015V01202526/A01033V012025
19	Add-ons under Erection All Risks Insurance (Prime)- Extended Maintenance Cover	IRDAN152CPEN1015V01202526/A01034V012025
20	Add-ons under Erection All Risks Insurance (Prime)- Demolition and Increased Cost of Construction	IRDAN152CPEN1015V01202526/A01035V012025
21	Add-ons under Erection All Risks Insurance (Prime)- Debris Removal and Cost of Cleanup	IRDAN152CPEN1015V01202526/A01036V012025
22	Add-ons under Erection All Risks Insurance (Prime)- Decontamination Costs	IRDAN152CPEN1015V01202526/A01037V012025

23	Add-ons under Erection All Risks Insurance (Prime)- Expediting Expense	IRDAN152CPEN1015V01202526/A01038V012025
24	Add-ons under Erection All Risks Insurance (Prime)- Temporary Repair	IRDAN152CPEN1015V01202526/A01039V012025
25	Add-ons under Erection All Risks Insurance (Prime)- Extra Expense	IRDAN152CPEN1015V01202526/A01040V012025
26	Add-ons under Erection All Risks Insurance (Prime)- Loss Adjustment Expenses	IRDAN152CPEN1015V01202526/A01041V012025
27	Add-ons under Erection All Risks Insurance (Prime)- Fire Brigade Charges and Extinguishing Expenses	IRDAN152CPEN1015V01202526/A01042V012025
28	Add-ons under Erection All Risks Insurance (Prime)- Surrounding property	IRDAN152CPEN1015V01202526/A01043V012025
29	Add-ons under Erection All Risks Insurance (Prime)- Contractor's Plant and Equipment	IRDAN152CPEN1015V01202526/A01044V012025
30	Add-ons under Erection All Risks Insurance (Prime)- Provisions of Customers	IRDAN152CPEN1015V01202526/A01045V012025
31	Add-ons under Erection All Risks Insurance (Prime)- Inland Transit	IRDAN152CPEN1015V01202526/A01046V012025
32	Add-ons under Erection All Risks Insurance (Prime)- Additional Testing Costs	IRDAN152CPEN1015V01202526/A01047V012025
33	Add-ons under Erection All Risks Insurance (Prime)- Professional Fees	IRDAN152CPEN1015V01202526/A01048V012025
34	Add-ons under Erection All Risks Insurance (Prime)- Land and Water Contaminant or Pollutant Cleanup, Removal and Disposal, excluding Germany	IRDAN152CPEN1015V01202526/A01049V012025
35	Add-ons under Erection All Risks Insurance (Prime)- Defense Costs (ONLY for the United States, its territories and possessions and Canada)	IRDAN152CPEN1015V01202526/A01050V012025
36	Add-ons under Erection All Risks Insurance (Prime)- Leak Search Costs	IRDAN152CPEN1015V01202526/A01051V012025
37	Add-ons under Erection All Risks Insurance (Prime)- Temporary removal of Property	IRDAN152CPEN1015V01202526/A01052V012025
38	Add-ons under Erection All Risks Insurance (Prime)- Cover for Loss or Damage Due to Strike, Riot and Civil Commotion (SRCC), cancellation period 21 days	IRDAN152CPEN1015V01202526/A01053V012025
39	Add-ons under Erection All Risks Insurance (Prime)- Cessation of Work	IRDAN152CPEN1015V01202526/A01054V012025
40	Add-ons under Erection All Risks Insurance (Prime)- Used Objects	IRDAN152CPEN1015V01202526/A01055V012025
41	Add-ons under Erection All Risks Insurance (Prime)- Additional Conditions and Exclusions under Sec. II/TPL	IRDAN152CPEN1015V01202526/A01056V012025
42	Add-ons under Erection All Risks Insurance (Prime)- Nuclear Reaction	IRDAN152CPEN1015V01202526/A01057V012025
43	Add-ons under Erection All Risks Insurance (Prime)- LEG3/06 Model "Improvement" Defects Wording	IRDAN152CPEN1015V01202526/A01058V012025
44	Add-ons under Erection All Risks Insurance (Prime)- War exclusion	IRDAN152CPEN1015V01202526/A01059V012025

45	Add-ons under Erection All Risks Insurance (Prime)- Terrorism exclusion	IRDAN152CPEN1015V01202526/A01060V012025
46	Add-ons under Erection All Risks Insurance (Prime)- Exclusion of contractual penalties	IRDAN152CPEN1015V01202526/A01061V012025
47	Add-ons under Erection All Risks Insurance (Prime)- Offshore exclusion	IRDAN152CPEN1015V01202526/A01062V012025
48	Add-ons under Erection All Risks Insurance (Prime)- Known Issues Exclusion	IRDAN152CPEN1015V01202526/A01063V012025
49	Add-ons under Erection All Risks Insurance (Prime)- Basis of loss settlement	IRDAN152CPEN1015V01202526/A01064V012025
50	Add-ons under Erection All Risks Insurance (Prime)- Run In / Run Off	IRDAN152CPEN1015V01202526/A01065V012025
51	Add-ons under Erection All Risks Insurance (Prime)- Insured Locations	IRDAN152CPEN1015V01202526/A01066V012025
52	Add-ons under Erection All Risks Insurance (Prime)- Commencement and Termination of Liability	IRDAN152CPEN1015V01202526/A01067V012025
53	Add-ons under Erection All Risks Insurance (Prime)- Serial Loss Clause	IRDAN152CPEN1015V01202526/A01068V012025
54	Add-ons under Erection All Risks Insurance (Prime)- International Program Clause	IRDAN152CPEN1015V01202526/A01069V012025
55	Add-ons under Erection All Risks Insurance (Prime)- Property Cyber And Data Exclusion	IRDAN152CPEN1015V01202526/A01070V012025
56	Add-ons under Erection All Risks Insurance (Prime)- Communicable Disease	IRDAN152CPEN1015V01202526/A01071V012025