

PROSPECTUS

BUSINESS SECURE

Introduction:

This is a comprehensive package policy designed exclusively for business owners, manufacturers with intent to provide absolute protection under one policy. Covers provided under this policy can be tailored as per the individual requirements by selecting from a range for additional covers along with the standard coverages under the various sections.

Coverage:

Fire and Special Perils (Section I)

Covers loss or damage to the insured property by any of the specified perils. Additionally add-on covers may be availed to enhance the scope of insurance protection.

Business Interruption (Fire) (Section II)

If the property insured is damaged or destroyed by the perils covered under Section I and as a consequence the business carried on by the insured at the premises is interrupted or interfered with, the policy will cover the amount of loss resulting from such interruption or interference.

Burglary & Housebreaking (Section III)

Covers loss or damage to the insured property due to burglary or house-breaking (theft following upon an actual forcible and violent entry of and/or exit from the premises).

Electronic Equipments (Section IV)

Covers actual loss or damage to insured equipment's like computers, audio-visual equipments etc. due to perils such as, Fire, Burglary, Flood, Earthquake, Electrical or Mechanical breakdown, etc.

Machinery Breakdown (Section V)

Covers loss caused to insured due to Breakdown (Mechanical breakdown or Electrical Breakdown) of various types of Machinery like DG sets, transformers, air conditioners, pumps, etc.

Boiler and Pressure Vessels (Section VI)

Covers loss or damage (Other than by Fire) to insured Boiler or Pressure Plant caused to it, by its own explosion or collapse during the course of its working.

All Risk (Section VII)

Covers loss or damage to the insured property which are movable/ portable in nature from all perils unless specifically excluded.

Money (Section VIII)

Covers loss of money whilst in transit from/to insured premises to designated location and money kept in safe or strong room.

Fidelity Guarantee (Section IX)

Covers direct pecuniary loss sustained by the insured by reason of fraud/dishonesty committed by the insured's employees.

Plate Glass (Section X)

Covers accidental breakage or damage to any of the insured glass or sanitary fittings in the insured premises.

Signage (Section XI)

Covers loss of or damage to the insured neon/glow signs or hoarding by perils specified.

Baggage (Section XII)

Covers loss or damage to baggage due to accident or personal mishap suffered by insured whilst on journey.

Personal Accident (Section XIII)

In the event of accidental death or bodily injury to the insured employees, the policy will pay benefit payment to the employee or nominee as per the Benefits Table.

Employee Compensation (Section XIV)

Covers the compensation which the insured is liable to pay towards his employees for personal injury sustained by accident or disease arising out of and in the course of employment.

Public Liability (Section XV)

Covers the legal liability of the insured in respect of claims arising out of accidents occurring in the insured premises.

Tenant's Legal Liability (Section XVI)

In case the insured is a tenant at the given premises, the cover will protect the property from tenant caused damages.

Directors and Officers Liability (Section XVII)

Covers the personal liability of Directors and Officers arising due to wrongful acts in their managerial capacity. It also provides protections for claims brought against directors, officers and employees for alleged wrongful acts like breach of duty, neglect, etc. Defence costs are also covered.

Insurance under Section I is mandatory.

General Exclusions:

The policy will not pay for loss occurring due to,

- The Deductible, as stated in the Schedule, to be borne by Insured for each and every claim.
- War & Allied Perils
- Consequential loss (other than insurance opted under Section II), Loss of Goodwill, Loss of Market.
- Liability more specifically insured elsewhere.
- Ionising radiations or contamination by radioactivity from any nuclear fuel/waste
- radioactive toxic, explosives or other hazardous properties of any nuclear assembly/ component
- Asbestosis or related to the sale, manufacture, production, distribution or the like of asbestos
- Earthquake, flood, storm, cyclone or other convulsions of nature of atmospheric disturbances
- Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation
- Pollution/ contamination
- Wilful act or wilful neglect or gross negligence of the Insured or his responsible representatives
- Terrorism

The above general exclusions are applicable to all Sections over and above the Special Exclusions stated for any Individual Section.

Additional Covers/ Endorsements:

The following Additional covers/ Endorsements are available which may be taken by Insured based on individual exposure for which additional premium may be charged depending on the nature of the cover.

Section I - Fire and Special Perils

Business Secure | UIN - IRDAN152CP0006V03201819

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

1. Agreed Bank Clause
2. Contract Price Insurance Clause
3. Designation of Property Clause
4. Reinstatement Value Clause
5. Local Authorities Clause
6. Escalation Clause
7. Floater Clause
8. Declaration Clause
9. Architects, Surveyors And Consulting Engineers Fees (In excess of 3% of the claim amount)
10. Removal Of Debris (in excess of 1% of the claim amount)
11. Deterioration of stocks in cold storage premises due to accidental power failure consequent to damage at the premises of power station due to an insured peril
12. Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery (ies) in the Insured's premises due to operation of insured peril
13. Forest Fire
14. Impact Damage due to Insured's own rail/road vehicles, fork lifts, cranes, stackers and the like and articles dropped there from
15. Spontaneous Combustion
16. Omission To Insure Additions, Alterations Or Extensions
17. Earthquake (Fire & Shock)
18. Spoilage Material Damage Cover
19. Leakage and Contamination Cover
20. Temporary Removal of Stocks Clause
21. Loss of Rent Clause
22. Additional Expenses Of Rent For An Alternative Accommodation
23. Startup Expenses
24. Terrorism Damage Inclusion Endorsement
25. Voluntary Deductible Clause
26. Molten Material Spillage Cover
27. Loss Minimisation Expenses
28. Brands/ Trademarks
29. Sue and Labour Charges
30. Claims Payment on Account
31. 72 Hours Clause
32. Involuntary Betterment/ Technological Advancement
33. Parts Undamaged Clause
34. Decontamination And Cost Of Clean Up Expenses
35. Accidental Damage Cover
36. Dewatering Expenses
37. Accounts Receivable
38. Broad Water Damage
39. Electrical Apparatus Clause
40. Immediate Repairs
41. Employee's Personal Property/Effect
42. Growing Plants, Crops And Trees, Landscaping
43. Claims Preparation Cost
44. Capital Additions / Newly Acquired Property / Interest
45. Catalysts, Lining, Refractory And Consumable
46. Expediting Expenses
47. Inadvertent Omission
48. Property In Transit
49. Cost Of Clearing Drains
50. Pair And Set Clause
51. Deferred Payment Clause

52. Protection And Preservation Of Property
53. Additional Insured
54. Startup/Shut Down Expenses
55. Tenants Liability
56. Collapse
57. Obsolete Equipment Clause
58. Obsolete Parts Clause
59. Professional Fees Clause
60. Aggravation Clause
61. Leak Search And Finding Costs
62. Non Invalidation Clause
63. Waiver Of Underinsurance Clause
64. Removal Of Debris - External Debris
65. Deliberate Damage Clause
66. Minor Works
67. Non Vitiating Clause
68. Multiple Insured Clause
69. Property Not In Insured Premises/ Off-Site
70. Valuable Papers And Records
71. Waiver Of Subrogation
72. Goods Held in Trust
73. Floater Insurance - Unspecified Locations
74. Vehicle Load Clause
75. Trace and Access
76. Removal of Debris Including External Debris
77. Unoccupancy Clause
78. New Location Cover
79. Additional Customs Duty
80. Errors and Omissions and Mis-Description Clause
81. Fire-Fighting Expenses
82. Automatic Reinstatement Clause
83. Demolition and Increased Cost of Construction
84. Contamination and Co-Mingling of Stocks
85. Loss Payee Clause
86. Primary and Non Contributory Cover
87. Temporary Repairs
88. Contract Works
89. Contingent Duty Clause
90. Delay in Repairs
91. Bankruptcy and Insolvency
92. Expiration
93. Outage Clause
94. No Control Clause
95. Sprinkler Up-Grading Costs
96. Control of Damaged Goods Clause
97. Destruction Cost
98. Re-Validation Charges
99. Destruction of Sound Property
100. Repeat Tests
101. Export Tax Benefits
102. Damage to Building (Occasioned by Theft)
103. Pollutant Clean Up and Removal
104. Undeclared Property of Others
105. Appraisalment Clause

106. Key and Lock Clause
107. Tax Treatment of Profits
108. Mould & Fungi Endorsement
109. Duty
110. Vessel Impact to Jetty
111. Currency Conversion
112. Merger and Acquisition
113. Tenants
114. Civil Authority
115. Temporary Structures Plant & Equipment (Including Electrical Cables & Pipes)
116. Ammonia Contamination
117. Customer Goods Clause
118. Margin Clause
119. Operational Testing
120. Original Equipment Manufacturer
121. Property in The Course of Construction / Erection
122. Purchaser Clause
123. Unrepaired Damages
124. Undamaged foundations
125. Temporary removal of assets (excluding building & stocks)
126. Modification Cost/ Incompatibility Expenses
127. Green clause
128. Crane hiring expenses
129. Salvage disposal cost
130. Inhibition costs/damage by emergency services
131. Unpacking expense clause
132. Accidental Discharge of Gas Flooding System Cost
133. Roads pavements and street furniture
134. Consequential Reduction In Value
135. Land Stabilization Costs
136. Outbuilding clause
137. Workmen's clause
138. Damages to Underground Services
139. Archives
140. Nominated Loss adjustor clause
141. PIG Retrieval
142. Exploratory Costs
143. Metered Water
144. Contracting Purchasers Interest Clause
145. Public Relations Expense
146. Fine Arts/Works of Art
147. Smoke Damage
148. Soft Costs
149. Unnamed Locations
150. Testing & Commissioning Clause

Section II - Business Interruption (Fire)

1. Supplier's Extension
2. Customer's Extension
3. Service interruption time element (extension to cover loss due to accidental failure of public electricity/ gas/ water supply)
4. Additional Increase In Cost Of Working
5. Group Interdependency
6. Molten Metal Spillage Cover

Business Secure | UIN - IRDAN152CP0006V03201819

7. Professional Accountants
8. Claims Preparation Cost
9. Ingress/Egress
10. Denial Of Access
11. Prevention Of Access
12. Insured Property Stored At Other Situations
13. Return of Premium Clause
14. Spoilage Risk Extension
15. Earthquake Extension
16. Terrorism Damage Cover Endorsement (Material Damage and Loss of Profit)
17. Voluntary Deductible Clause
18. Accumulated Stock Clause
19. Interdependency
20. Minimum Demand Charges
21. Delayed Indemnity Clause
22. Property Outside the insured Premises/ Property in Off-site Storage
23. Agreed Bank Clause
24. 72 Hours Clause
25. Claims Payment on Account
26. Loss Payee Clause
27. Primary and Contributory Cover

Section III - Burglary & Housebreaking

1. Theft Cover
2. Riot, Strike And Malicious Damage
3. Hold Up
4. First Loss Basis Clause
5. Floater Clause
6. Terrorism Damage Cover Endorsement

Section IV/ V/ VI - Electronic Equipments/ Machinery Breakdown/ Boiler and Pressure Vessels

1. Third Party Liability
2. Express Freight
3. Air Freight
4. Additional Customs Duty
5. Escalation Clause
6. Floater Clause
7. Parts Undamaged Clause
8. Owners Surrounding Property
9. Waiver Of Betterment
10. Omission To Insure/ Inadvertent Omission
11. Professional Fee
12. Omission To Insure Additions, Alterations
13. Claims Investigation Cost
14. Claims Preparation Cost
15. Non Vitiating Clause / Multiple Insured Clause
16. Cover For Mobile And Portable Equipment Outside The Premises
17. Terrorism Damage Inclusion Endorsement (Applicable For Section IV – Electronic Equipments)

Section VII - All Risk

1. Geographical Scope - Worldwide
2. Mechanical Or Electrical Derangement/Breakdown
3. Designation Of Property Clause
4. First Loss Basis Clause

Business Secure | UIN - IRDAN152CP0006V03201819

5. New For Old Basis Clause
6. Terrorism Damage Cover Endorsement

Section VIII - Money

1. Cash Kept Overnight At Proprietor's, Partner's, Director's House Due To Exigencies
2. Assault Risks
3. Theft
4. Damage To Safe
5. Floater Cover
6. Infidelity Of Cash Carrying Employees
7. Loss Of Personal Effects Of Employees
8. Terrorism Damage Cover
9. Use Of Duplicate Key
10. Off Roll/ Contractor's Employees
11. Strike, Riot And Civil Commotion

Section IX - Fidelity Guarantee

1. Additional Expenses Extension
2. Contractual Employee(s) Extension
3. Retroactive Period
4. Coverage For Foreign Exchange

Section XII- Baggage

1. Geographical Scope - Worldwide

Section XIV- Employees Compensation

1. Coverage for Medical Expenses
2. Coverage for Occupational Diseases
3. Coverage for Contractors Workers/ Employees
4. Coverage for Legal Liability under the Fatal Accidents Act, 1855
5. Coverage for Terrorism

Section XV- Public Liability

1. 72 Hours Sudden & Accidental Pollution Extension
2. AOG Perils Endorsement
3. Food and Beverages Extension
4. Guest Effects
5. Lifts & Hoists – Trade Use
6. Lifts, Hoists, Escalators & Elevators - Public Use
7. Medical Payments
8. Swimming Pool Extension
9. Tenant's Legal Liability
10. Terrorism Legal Liability Extension
11. Transportation endorsement
12. Valet Parking
13. Joint insured extension

Section XVII- Directors and Officers Liability

1. Advancement of Defence Costs
2. Corporate Manslaughter
3. Counselling Services Extension
4. Emergency Cost Advancement
5. Employee Practice Liability Cover
6. Insured Vs Insured Cover

Business Secure | UIN - IRDAN152CP0006V03201819

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

7. Intellectual Property Cover
8. Interpretive Counsel
9. Libel and Slander
10. Mitigation Costs
11. Public Relations Cover
12. Retired Directors and Officers
13. Spousal, Legal Representatives / Heir / Estate

Deductible:

The first loss amount to be borne by client is known as deductible and will be as mentioned in the Policy Schedule for respective sections.

NOTE:

For detailed Coverage, Exclusions, Conditions etc., it is recommended to go through the Specimen copy of the Policy Wording which can be collected from any of our branch or downloaded from company web site.

**STATUTORY WARNING - PROHIBITION OF REBATES
(Under Section 41 of Insurance Act 1938)**

- 1) No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

LIST OF ADD-ONS:

SI No	Add-On Names	UIN
1	Section I - Additional Expenses Of Rent For An Alternative Accommodation	IRDAN152CP0006V03201819/A0030V01201819
2	Section I - Aggravation Clause	IRDAN152CP0006V03201819/A0074V01201819
3	Section I - Architects Surveyors And Consulting Engineers Fees	IRDAN152CP0006V03201819/A0037V01201819
4	Section I - Brand / Trademarks	IRDAN152CP0006V03201819/A0034V01201819
5	Section I - Broad Water Damage	IRDAN152CP0006V03201819/A0052V01201819
6	Section I - Capital Additions / Newly Acquired Property / Interest	IRDAN152CP0006V03201819/A0058V01201819
7	Section I - Claims Preparation Cost	IRDAN152CP0006V03201819/A0057V01201819
8	Section I – Collapse	IRDAN152CP0006V03201819/A0070V01201819
9	Section I - Decontamination And Cost Of Clean Up Expenses	IRDAN152CP0006V03201819/A0065V01201819
10	Section I - Deliberate Damage Clause	IRDAN152CP0006V03201819/A0078V01201819
11	Section I - Dewatering Expenses	IRDAN152CP0006V03201819/A0050V01201819
12	Section I - Earthquake (Fire And Shock)	IRDAN152CP0006V03201819/A0045V01201819

13	Section I - Escalation Clause	IRDAN152CP0006V03201819/A0035V01201819
14	Section I - Floater Clause	IRDAN152CP0006V03201819/A0036V01201819
15	Section I - Floater Insurance - Unspecified Locations	IRDAN152CP0006V03201819/A0083V01201819
16	Section I - Forest Fire	IRDAN152CP0006V03201819/A0041V01201819
17	Section I - Goods Held In Trust	IRDAN152CP0006V03201819/A0082V01201819
18	Section I - Immediate Repairs	IRDAN152CP0006V03201819/A0054V01201819
19	Section I - Impact Damage Due To Insured's Own Rail/Road Vehicles	IRDAN152CP0006V03201819/A0042V01201819
20	Section I - Inadvertent Omission	IRDAN152CP0006V03201819/A0061V01201819
21	Section I - Leak Search And Finding Costs	IRDAN152CP0006V03201819/A0075V01201819
22	Section I - Leakage And Contamination Cover	IRDAN152CP0006V03201819/A0027V01201819
23	Section I - Loss Of Rent Clause	IRDAN152CP0006V03201819/A0029V01201819
24	Section I - Minor Works	IRDAN152CP0006V03201819/A0079V01201819
25	Section I - Molten Material Spillage Cover	IRDAN152CP0006V03201819/A0033V01201819
26	Section I - Non Invalidation Clause	IRDAN152CP0006V03201819/A0076V01201819
27	Section I - Obsolete Equipment Clause	IRDAN152CP0006V03201819/A0071V01201819
28	Section I - Obsolete Parts Clause	IRDAN152CP0006V03201819/A0072V01201819
29	Section I - Omission To Insure Additions, Alterations Or Extensions	IRDAN152CP0006V03201819/A0044V01201819
30	Section I - Parts Undamaged Clause	IRDAN152CP0006V03201819/A0049V01201819
31	Section I - Property Not In Insured Premises/ Off-Site	IRDAN152CP0006V03201819/A0080V01201819
32	Section I - Protection And Preservation Of Property	IRDAN152CP0006V03201819/A0067V01201819
33	Section I - Removal Of Debris (In Excess Of 1% Of The Claim Amount)	IRDAN152CP0006V03201819/A0038V01201819
34	Section I - Spoilage Material Damage Cover	IRDAN152CP0006V03201819/A0046V01201819
35	Section I - Spontaneous Combustion	IRDAN152CP0006V03201819/A0043V01201819
36	Section I - Start Up Expenses	IRDAN152CP0006V03201819/A0031V01201819
37	Section I - Startup/Shut Down Expenses	IRDAN152CP0006V03201819/A0068V01201819
38	Section I - Sue And Labour Charges	IRDAN152CP0006V03201819/A0047V01201819
39	Section I - Temporary Removal Of Stocks Clause	IRDAN152CP0006V03201819/A0028V01201819
40	Section I - Tenants Liability	IRDAN152CP0006V03201819/A0069V01201819
41	Section I - Terrorism Damage Inclusion Endorsement	IRDAN152CP0006V03201819/A0032V01201819
42	Section I - Trace And Access	IRDAN152CP0006V03201819/A0085V01201819
43	Section I - Deterioration Of Stocks In Cold Storage Premises Accidental Failure	IRDAN152CP0006V03201819/A0039V01201819
44	Section I - Deterioration Of Stocks In Cold Storage Premises Change in Temp	IRDAN152CP0006V03201819/A0040V01201819
45	Section I - Cost of Clearing Drains	IRDAN152CP0006V03201819/A0063V01201819

46	Section II - Additional Increase In Cost Of Working	IRDAN152CP0006V03201819/A0023V01201819
47	Section II - Claims Preparation Cost	IRDAN152CP0006V03201819/A0007V01201819
48	Section II - Customer's Extension	IRDAN152CP0006V03201819/A0016V01201819
49	Section II - Denial Of Access	IRDAN152CP0006V03201819/A0009V01201819
50	Section II - Earthquake Extension	IRDAN152CP0006V03201819/A0013V01201819
51	Section II - Group Interdependency	IRDAN152CP0006V03201819/A0024V01201819
52	Section II - Ingress/Egress	IRDAN152CP0006V03201819/A0008V01201819
53	Section II - Insured Property Stored At Other Situations	IRDAN152CP0006V03201819/A0011V01201819
54	Section II - Molten Metal Spillage Cover	IRDAN152CP0006V03201819/A0025V01201819
55	Section II - Prevention Of Access	IRDAN152CP0006V03201819/A0010V01201819
56	Section II - Professional Accountants	IRDAN152CP0006V03201819/A0026V01201819
57	Section II - Service Interruption Time Element	IRDAN152CP0006V03201819/A0022V01201819
58	Section II - Spoilage Risk Extension	IRDAN152CP0006V03201819/A0012V01201819
59	Section II - Supplier's Extension	IRDAN152CP0006V03201819/A0021V01201819
60	Section II - Terrorism Damage Cover Endorsement	IRDAN152CP0006V03201819/A0014V01201819
61	Section III - First Loss Basis Clause	IRDAN152CP0006V03201819/A0018V01201819
62	Section III - Floater Clause	IRDAN152CP0006V03201819/A0019V01201819
63	Section III - Riot, Strike and Malicious Damage	IRDAN152CP0006V03201819/A0017V01201819
64	Section III - Terrorism Damage Cover	IRDAN152CP0006V03201819/A0020V01201819
65	Section III - Theft Cover	IRDAN152CP0006V03201819/A0015V01201819
66	Section IV - Additional Customs Duty	IRDAN152CP0006V03201819/A0089V01201819
67	Section IV - Air Freight	IRDAN152CP0006V03201819/A0088V01201819
68	Section IV - Claims Investigation Cost	IRDAN152CP0006V03201819/A0098V01201819
69	Section IV - Claims Preparation Cost	IRDAN152CP0006V03201819/A0099V01201819
70	Section IV - Cover For Mobile And Portable Equipment Outside The Premises	IRDAN152CP0006V03201819/A0100V01201819
71	Section IV - Escalation Clause	IRDAN152CP0006V03201819/A0090V01201819
72	Section IV - Express Freight	IRDAN152CP0006V03201819/A0087V01201819
73	Section IV - Floater Clause	IRDAN152CP0006V03201819/A0091V01201819
74	Section IV - Omission To Insure Additions, Alterations	IRDAN152CP0006V03201819/A0097V01201819
75	Section IV - Omission To Insure/ Inadvertent Omission	IRDAN152CP0006V03201819/A0095V01201819
76	Section IV - Owners Surrounding Property	IRDAN152CP0006V03201819/A0093V01201819
77	Section IV - Parts Undamaged Clause	IRDAN152CP0006V03201819/A0092V01201819
78	Section IV - Professional Fee	IRDAN152CP0006V03201819/A0096V01201819
79	Section IV - Terrorism Damage Inclusion Endorsement	IRDAN152CP0006V03201819/A0101V01201819
80	Section IV - Third Party Liability	IRDAN152CP0006V03201819/A0086V01201819

81	Section IV - Waiver Of Betterment	IRDAN152CP0006V03201819/A0094V01201819
82	Section IX - Additional Expenses Extension	IRDAN152CP0006V03201819/A0148V01201819
83	Section IX - Contractual Employee(s) Extension	IRDAN152CP0006V03201819/A0149V01201819
84	Section IX - Coverage For Foreign Exchange	IRDAN152CP0006V03201819/A0151V01201819
85	Section IX - Retroactive Period	IRDAN152CP0006V03201819/A0150V01201819
86	Section V - Additional Customs Duty	IRDAN152CP0006V03201819/A0105V01201819
87	Section V - Air Freight	IRDAN152CP0006V03201819/A0104V01201819
88	Section V - Claims Investigation Cost	IRDAN152CP0006V03201819/A0114V01201819
89	Section V - Claims Preparation Cost	IRDAN152CP0006V03201819/A0115V01201819
90	Section V - Cover For Mobile And Portable Equipment Outside The Premises	IRDAN152CP0006V03201819/A0116V01201819
91	Section V - Escalation Clause	IRDAN152CP0006V03201819/A0106V01201819
92	Section V - Express Freight	IRDAN152CP0006V03201819/A0103V01201819
93	Section V - Floater Clause	IRDAN152CP0006V03201819/A0107V01201819
94	Section V - Omission To Insure Additions, Alterations	IRDAN152CP0006V03201819/A0113V01201819
95	Section V - Omission To Insure/ Inadvertent Omission	IRDAN152CP0006V03201819/A0111V01201819
96	Section V - Owners Surrounding Property	IRDAN152CP0006V03201819/A0109V01201819
97	Section V - Parts Undamaged Clause	IRDAN152CP0006V03201819/A0108V01201819
98	Section V - Professional Fee	IRDAN152CP0006V03201819/A0112V01201819
99	Section V - Third Party Liability	IRDAN152CP0006V03201819/A0102V01201819
100	Section V - Waiver Of Betterment	IRDAN152CP0006V03201819/A0110V01201819
101	Section VI - Additional Customs Duty	IRDAN152CP0006V03201819/A0120V01201819
102	Section VI - Air Freight	IRDAN152CP0006V03201819/A0119V01201819
103	Section VI - Claims Investigation Cost	IRDAN152CP0006V03201819/A0129V01201819
104	Section VI - Claims Preparation Cost	IRDAN152CP0006V03201819/A0130V01201819
105	Section VI - Cover For Mobile And Portable Equipment Outside The Premises	IRDAN152CP0006V03201819/A0131V01201819
106	Section VI - Escalation Clause	IRDAN152CP0006V03201819/A0121V01201819
107	Section VI - Express Freight	IRDAN152CP0006V03201819/A0118V01201819
108	Section VI - Floater Clause	IRDAN152CP0006V03201819/A0122V01201819
109	Section VI - Omission To Insure Additions, Alterations	IRDAN152CP0006V03201819/A0128V01201819
110	Section VI - Omission To Insure/ Inadvertent Omission	IRDAN152CP0006V03201819/A0126V01201819
111	Section VI - Owners Surrounding Property	IRDAN152CP0006V03201819/A0124V01201819
112	Section VI - Parts Undamaged Clause	IRDAN152CP0006V03201819/A0123V01201819
113	Section VI - Professional Fee	IRDAN152CP0006V03201819/A0127V01201819
114	Section VI - Third Party Liability	IRDAN152CP0006V03201819/A0117V01201819
115	Section VI - Waiver Of Betterment	IRDAN152CP0006V03201819/A0125V01201819

116	Section VII - First Loss Basis Clause	IRDAN152CP0006V03201819/A0134V01201819
117	Section VII - Geographical Scope - Worldwide	IRDAN152CP0006V03201819/A0132V01201819
118	Section VII - Mechanical Or Electrical Derangement/Breakdown	IRDAN152CP0006V03201819/A0133V01201819
119	Section VII - New For Old Basis Clause	IRDAN152CP0006V03201819/A0135V01201819
120	Section VII - Terrorism Damage Cover Endorsement	IRDAN152CP0006V03201819/A0136V01201819
121	Section VIII - Assault Risks	IRDAN152CP0006V03201819/A0138V01201819
122	Section VIII - Cash Kept Overnight At Proprietors, Partners, Directors House	IRDAN152CP0006V03201819/A0137V01201819
123	Section VIII - Damage To Safe	IRDAN152CP0006V03201819/A0140V01201819
124	Section VIII - Floater Cover	IRDAN152CP0006V03201819/A0141V01201819
125	Section VIII - Infidelity Of Cash Carrying Employees	IRDAN152CP0006V03201819/A0142V01201819
126	Section VIII - Loss Of Personal Effects Of Employees	IRDAN152CP0006V03201819/A0143V01201819
127	Section VIII - Off Roll/ Contractor's Employees	IRDAN152CP0006V03201819/A0146V01201819
128	Section VIII - Strike, Riot And Civil Commotion	IRDAN152CP0006V03201819/A0147V01201819
129	Section VIII - Terrorism Damage Cover	IRDAN152CP0006V03201819/A0144V01201819
130	Section VIII - Theft	IRDAN152CP0006V03201819/A0139V01201819
131	Section VIII - Use Of Duplicate Key	IRDAN152CP0006V03201819/A0145V01201819
132	Section X - Terrorism Damage Inclusion Endorsement	IRDAN152CP0006V03201819/A0184V01201819
133	Section XI - Terrorism Damage Inclusion Endorsement	IRDAN152CP0006V03201819/A0185V01201819
134	Section XII - Geographical Scope - Worldwide	IRDAN152CP0006V03201819/A0170V01201819
135	Section XII - Terrorism Damage Inclusion Endorsement	IRDAN152CP0006V03201819/A0186V01201819
136	Section XIV - Coverage for Contractors Workers/ Employees	IRDAN152CP0006V03201819/A0153V01201819
137	Section XIV - Coverage for Legal Liability under Fatal Accidents Act, 1855	IRDAN152CP0006V03201819/A0154V01201819
138	Section XIV - Coverage for Medical Expenses	IRDAN152CP0006V03201819/A0161V01201819
139	Section XIV - Coverage for Occupational Diseases	IRDAN152CP0006V03201819/A0152V01201819
140	Section XIV - Coverage for Terrorism	IRDAN152CP0006V03201819/A0155V01201819
141	Section XV - 72 Hours Sudden & Accidental Pollution Extension	IRDAN152CP0006V03201819/A0156V01201819
142	Section XV - AOG Perils Endorsement	IRDAN152CP0006V03201819/A0157V01201819
143	Section XV - Food And Beverages Extension	IRDAN152CP0006V03201819/A0158V01201819
144	Section XV - Guest Effects	IRDAN152CP0006V03201819/A0159V01201819
145	Section XV - Joint Insured Extension	IRDAN152CP0006V03201819/A0169V01201819
146	Section XV - Lifts & Hoists -Trade Use	IRDAN152CP0006V03201819/A0160V01201819

147	Section XV - Lifts, Hoists, Escalators & Elevators - Public Use	IRDAN152CP0006V03201819/A0162V01201819
148	Section XV - Medical Payments	IRDAN152CP0006V03201819/A0163V01201819
149	Section XV - Swimming Pool Extension	IRDAN152CP0006V03201819/A0164V01201819
150	Section XV - Tenant's Legal Liability	IRDAN152CP0006V03201819/A0165V01201819
151	Section XV - Terrorism Legal Liability Extension	IRDAN152CP0006V03201819/A0166V01201819
152	Section XV - Transportation Endorsement	IRDAN152CP0006V03201819/A0167V01201819
153	Section XV - Valet Parking	IRDAN152CP0006V03201819/A0168V01201819
154	Section XVI - Terrorism Damage Inclusion Endorsement	IRDAN152CP0006V03201819/A0187V01201819
155	Section XVII - Advancement Of Defence Costs	IRDAN152CP0006V03201819/A0171V01201819
156	Section XVII - Corporate Manslaughter	IRDAN152CP0006V03201819/A0172V01201819
157	Section XVII - Counselling Services Extension	IRDAN152CP0006V03201819/A0173V01201819
158	Section XVII - Emergency Cost Adjustment	IRDAN152CP0006V03201819/A0174V01201819
159	Section XVII - Employee Practice Liability Cover	IRDAN152CP0006V03201819/A0175V01201819
160	Section XVII - Insured Vs Insured Cover	IRDAN152CP0006V03201819/A0176V01201819
161	Section XVII - Intellectual Property Cover	IRDAN152CP0006V03201819/A0177V01201819
162	Section XVII - Interpretive Counsel	IRDAN152CP0006V03201819/A0178V01201819
163	Section XVII - Libel And Slander	IRDAN152CP0006V03201819/A0179V01201819
164	Section XVII - Mitigation Costs	IRDAN152CP0006V03201819/A0180V01201819
165	Section XVII - Public Relations Cover	IRDAN152CP0006V03201819/A0181V01201819
166	Section XVII - Retired Directors And Officers	IRDAN152CP0006V03201819/A0182V01201819
167	Section XVII - Spousal, Legal Representative, Heir/Estate	IRDAN152CP0006V03201819/A0183V01201819
168	Section I - Accidental Damage Cover	IRDAN152CP0006V03201819/A0066V02201819
169	Section I - Accounts Receivable	IRDAN152CP0006V03201819/A0051V02201819
170	Section I - Electrical Apparatus Clause	IRDAN152CP0006V03201819/A0053V02201819
171	Section I - Employee's Personal Property/Effect	IRDAN152CP0006V03201819/A0055V02201819
172	Section I - Growing Plants, Crops And Trees, Landscaping	IRDAN152CP0006V03201819/A0056V02201819
173	Section I - Expediting Expenses	IRDAN152CP0006V03201819/A0060V02201819
174	Section I - Property In Transit	IRDAN152CP0006V03201819/A0062V02201819
175	Section I - Deferred Payment Clause	IRDAN152CP0006V03201819/A0064V02201819
176	Section I - Professional Fees Clause	IRDAN152CP0006V03201819/A0073V02201819
177	Section I - Valuable Papers And Records	IRDAN152CP0006V03201819/A0081V02201819
178	Section I - Vehicle Load Clause	IRDAN152CP0006V03201819/A0084V02201819
179	Section I - Removal of debris including external debris	IRDAN152CP0006V03201819/A0001V01202223
180	Section I - New location cover	IRDAN152CP0006V03201819/A0002V01202223

181	Section I - Additional customs duty	IRDAN152CP0006V03201819/A0003V01202223
182	Section I - Errors and omissions and mis-description clause	IRDAN152CP0006V03201819/A0004V01202223
183	Section I - Automatic reinstatement clause	IRDAN152CP0006V03201819/A0005V01202223
184	Section I - Demolition and increased cost of construction	IRDAN152CP0006V03201819/A0006V01202223
185	Section I - Contamination and co-mingling of stocks	IRDAN152CP0006V03201819/A0007V01202223
186	Section I - Contract works	IRDAN152CP0006V03201819/A0008V01202223
187	Section I - Contingent duty clause	IRDAN152CP0006V03201819/A0009V01202223
188	Section I - Destruction cost	IRDAN152CP0006V03201819/A0010V01202223
189	Section I - Re-validation charges	IRDAN152CP0006V03201819/A0011V01202223
190	Section I - Repeat tests	IRDAN152CP0006V03201819/A0012V01202223
191	Section I - Export tax benefits	IRDAN152CP0006V03201819/A0013V01202223
192	Section I - Damage to building (occasioned by theft)	IRDAN152CP0006V03201819/A0014V01202223
193	Section I - Pollutant clean up and removal	IRDAN152CP0006V03201819/A0015V01202223
194	Section I - Undeclared property of others	IRDAN152CP0006V03201819/A0016V01202223
195	Section I - Key and lock clause	IRDAN152CP0006V03201819/A0017V01202223
196	Section I - Mould & fungi endorsement	IRDAN152CP0006V03201819/A0018V01202223
197	Section I - Duty	IRDAN152CP0006V03201819/A0019V01202223
198	Section I - Vessel impact to jetty	IRDAN152CP0006V03201819/A0020V01202223
199	Section I - Merger and acquisition	IRDAN152CP0006V03201819/A0021V01202223
200	Section I - Ammonia contamination	IRDAN152CP0006V03201819/A0022V01202223
201	Section I - Temporary structures plant & equipment (including electrical cables & pipes)	IRDAN152CP0006V03201819/A0023V01202223
202	Section I - Operational testing	IRDAN152CP0006V03201819/A0024V01202223
203	Section I - Original equipment manufacturer	IRDAN152CP0006V03201819/A0025V01202223
204	Section I - Property in the course of construction / erection	IRDAN152CP0006V03201819/A0026V01202223
205	Section III - Hold Up	IRDAN152CP0006V03201819/A0026V01202223
206	Section I - Involuntary Betterment/ Technological Advancement	IRDAN152CP0006V03201819/A0039V01202223
207	Section I - Catalysts, Lining, Refractory And Consumable	IRDAN152CP0006V03201819/A0040V01202223
208	Section I - Removal Of Debris - External Debris	IRDAN152CP0006V03201819/A0041V01202223
209	Section I - Undamaged foundations	IRDAN152CP0006V03201819/A0404V01202526
210	Section I - Temporary removal of assets (excluding building & stocks)	IRDAN152CP0006V03201819/A0405V01202526
211	Section I - Modification Cost/ Incompatibility Expenses	IRDAN152CP0006V03201819/A0406V01202526
212	Section I - Green clause	IRDAN152CP0006V03201819/A0407V01202526
213	Section I - Crane hiring expenses	IRDAN152CP0006V03201819/A0408V01202526

214	Section I - Salvage disposal cost	IRDAN152CP0006V03201819/A0409V01202526
215	Section I - Inhibition costs/damage by emergency services	IRDAN152CP0006V03201819/A0410V01202526
216	Section I - Unpacking expense clause	IRDAN152CP0006V03201819/A0411V01202526
217	Section I - Accidental Discharge of Gas Flooding System Cost	IRDAN152CP0006V03201819/A0412V01202526
218	Section I - Roads pavements and street furniture:	IRDAN152CP0006V03201819/A0413V01202526
219	Section I - Consequential Reduction In Value	IRDAN152CP0006V03201819/A0414V01202526
220	Section I - Land Stabilization Costs	IRDAN152CP0006V03201819/A0415V01202526
221	Section I - Outbuilding clause	IRDAN152CP0006V03201819/A0416V01202526
222	Section I - Workmen's clause	IRDAN152CP0006V03201819/A0417V01202526
223	Section I - Damages to Underground Services	IRDAN152CP0006V03201819/A0418V01202526
224	Section I - Archives	IRDAN152CP0006V03201819/A0419V01202526
225	Section I - Nominated Loss adjustor clause	IRDAN152CP0006V03201819/A0420V01202526
226	Section I - PIG Retrieval	IRDAN152CP0006V03201819/A0421V01202526
227	Section I - Exploratory Costs	IRDAN152CP0006V03201819/A0422V01202526
228	Section I - Metered Water	IRDAN152CP0006V03201819/A0423V01202526
229	Section I - Contracting Purchasers Interest Clause	IRDAN152CP0006V03201819/A0424V01202526
230	Section I - Public Relations Expense	IRDAN152CP0006V03201819/A0425V01202526
231	Section I - Fine Arts/Works of Art	IRDAN152CP0006V03201819/A0426V01202526
232	Section I - Smoke Damage	IRDAN152CP0006V03201819/A0427V01202526
233	Section I - Soft Costs	IRDAN152CP0006V03201819/A0428V01202526
234	Section I - Unnamed Locations	IRDAN152CP0006V03201819/A0429V01202526
235	Section I - Testing & Commissioning Clause	IRDAN152CP0006V03201819/A0430V01202526
236	Section II - Interdependency	IRDAN152CP0006V03201819/A0431V01202526
237	Section II - Minimum Demand Charges	IRDAN152CP0006V03201819/A0432V01202526
238	Section II - Delayed Indemnity Clause	IRDAN152CP0006V03201819/A0433V01202526
239	Section II - Property Outside the Insured Premises/ Property in Off-site Storage	IRDAN152CP0006V03201819/A0434V01202526
240	Section II - Agreed Bank Clause	IRDAN152CP0006V03201819/A0435V01202526
241	Section II - 72 Hours Clause	IRDAN152CP0006V03201819/A0436V01202526
242	Section II - Claims Payment on Account	IRDAN152CP0006V03201819/A0437V01202526
243	Section II - Loss Payee Clause	IRDAN152CP0006V03201819/A0438V01202526
244	Section II - Primary and Contributory Cover	IRDAN152CP0006V03201819/A0439V01202526