

Zurich Kotak Bharat Griha Raksha
UIN: IRDAN152RP0002V02202021

Additional Covers (Add-ons) Wording

1. Removal of Debris

Policy may be extended to cover the above subject to following endorsement wordings: -

It is permissible to cover cost necessarily incurred by an insured in the removal of debris over and above the inbuilt cover (Cost for Removal of debris) from the premises of the insured, dismantling, demolishing, shoring up or propping of Insured property following destruction or damage by Insured Peril by incorporating the following clause,

On costs and expenses necessarily incurred by the insured

1. In the removal of debris from the premises of the Insured;
2. Dismantling or demolishing;
3. Shoring up or propping

of the portion or portions of the property insured by (Items (As specified in the Schedule) of) this policy destroyed or damaged by perils hereby insured against but not exceeding in the aggregate amount as specified in the Schedule.

Note: (2) & (3) above should be deleted when neither Building nor Machinery are covered.

Notwithstanding anything to the contrary in this policy or in any of its conditions, this endorsement is extended to include external debris of property, other than insured property, accumulated at the premises of the insured subject to the limits/sublimits and conditions specified in the Policy Schedule.

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2. Accidental Damage

In consideration of the payment of additional premium, it is hereby declared and agreed that the policy is extended to cover direct loss or damage to the property described in the Schedule due to accident from any fortuitous cause subject to the terms, conditions and exclusions herein. The limit of indemnity shall not exceed the limit specified in the Schedule against this extension.

Below exclusions will be applicable to this coverage in addition to the policy exclusions

1. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or any other business books, computer systems records, explosives unless otherwise expressly mentioned in the policy.
2. Loss, destruction or damage to the insured property premises caused by change of temperature.
3. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
4. Damage to belts, ropes, chains, rubber tyres, dies, moulds, cutters or exchangeable tools, engraved or impression cylinders or rolls; object which are brittle in nature and all operating media (e.g.- lubricants, fuel, catalyst, refrigerant, dowtherm), felts, endless conveyor belts or wires, sieves, fabrics, heat resisting and anti-corrosive linings, packing materials, parts not made of metal (except insulating material) and non-metallic linings or coatings of metal parts unless caused by Fire, lightning, riot, strike, malicious damage, storm, tempest, flood or inundation.
5. Loss or damage by electrical/mechanical/electronic derangement or breakdown.
6. Loss or damage due to termites, moths, insect, vermin, inherent vice, fumes, flaws, latent defects, fluctuations in atmospheric or climatic conditions.
7. Loss or damage due to collapse, settlement or bedding down, ground heave or cracking of structures or the removal or weakening of support to an insured property.
8. Loss, destruction or damage caused by
 - a. corrosion rust wet or dry rot shrinkage evaporation loss of weight dampness dryness marring scratching vermin or Insects

- b. change in temperature colour, flavour, texture or finish
 - c. joint leakage failure of welds cracking fracturing collapse or overheating of boilers economizers, superheaters pressure vessels or any range of steam and feed piping in connection therewith
 - d. mechanical or electrical breakdown or derangement in respect of the particular machine apparatus or equipment in which the breakdown or derangement originates
9. Loss, destruction or damage due to Burglary, theft, and/or any attempts thereat
10. Breakage, cracking, or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear, and other similar articles of brittle or fragile nature;
11. Loss or damage to Property in transit
12. Loss, destruction or damage caused by
- a. Shortage in supply or delivery of materials, or shortage due to clerical or accounting error
 - b. any wilful act or wilful negligence on the part of the Insured or any other person acting on his behalf

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

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3. Involuntary Betterment/ Technological Advancement

Notwithstanding Condition of Reinstatement, In the event that new Property Insured of like kind and quality is not obtainable Property Insured which is as similar as possible to that which has sustained Damage and which is capable of performing the same function shall be deemed to be new Property Insured of like kind and quality and in no event shall this be considered as a betterment to the Insured.

In the event of replacement with new Property Insured the Insurer will pay the cost of purchasing and installing technologically current Property Insured which is necessitated by

- incompatibility between
 - 1) new Property Insured installed to replace Property Insured which has sustained Damage and
 - 2) existing Property Insured which has not incurred Damage at the same or an interdependent location
- the property being technologically obsolete or unavailable because it is no longer in production

Provided always that

- (a) Damage was directly caused to the Property Insured
- (b) the Insurer shall be liable only for the amount sufficient to enable the Insured to resume operations in substantially the same manner as before the Damage
- (c) the Insurer shall be liable for only the difference between
 - (i) the highest sales value of the existing Property Insured which has not incurred Damage at the same or interdependent location and
 - (ii) the installed cost of the technologically current Property Insured
- (d) the difference between the OEM quote and the lowest quote does not exceed the ___% of the lowest quote and quotes are based on same technological specifications.
- (e) in the event of spares currently insured hereunder and represented within the total sum insured under this Policy becoming obsolete following an indemnifiable loss to the Plant & Machinery, the same should form part of the claim subject to Insurer's retaining right of salvage over such obsolete parts
- (f) the liability of the Insurer shall not exceed the Inner Limit of Liability stated in the Specification

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

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4. Loss Minimization

This Policy includes expenses for loss minimisation necessarily incurred by the Insured to prevent any aggravation of an Insured Loss following a loss or damage at any Insured's Premises specified in the Schedule, including moving / shifting of property if this contributes to loss minimisation, subject to a limit per loss as per schedule.

This Policy will also cover all expenses necessarily and reasonably incurred by or on behalf of the Insured in extinguishing fire or in mitigating, containing or suppressing loss, destruction or damage by any peril or eventuality hereby insured against occurring at or adjacent to or immediately threatening the situation of any property insured by the Policy.

It is further agreed that the indemnity afforded by this clause shall include the cost of replenishing fire-fighting appliance; and the cost of replacing, reinstating or repairing materials and equipment lost, destroyed or damaged unless otherwise specifically insured.

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

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5. Additional living expenses

In consideration of the payment of additional premium, We will pay You, subject to the Sum Insured and maximum indemnity period as mentioned in the Schedule, the additional living expenses as under in the event of the Structure getting damaged or destroyed on account of an Accident during the Policy Period and becoming unfit for occupation.

Provided that, You shall submit Us the certificate from the local municipal / statutory authority that the Structure has been rendered unfit for occupation.

- a) Cost of hiring household goods: We will reimburse the cost reasonably incurred by You towards hiring essential furniture and household goods required in the alternative accommodation to maintain Your usual standard of living on account of inability to access the insured Structure after it is damaged or destroyed by operation of insured perils and is rendered unfit for occupation. The cover under this extension shall terminate once the Structure is rendered fit for occupation or on expiry of the maximum indemnity period as specifically stated in Schedule. Provided further that Our maximum liability per month shall be restricted to INR 50,000 or as specifically mentioned in the Schedule.
- b) Immediate Expenses – We will reimburse Your Family the expenses, actually, reasonably incurred towards emergency clothing and toiletry items on account of inability to access the insured Structure after it is damaged or destroyed on account of Accident. Provided further that Our maximum liability for Immediate Expenses shall be restricted to INR 50,000 or as specifically mentioned in the Schedule.
- c) Expenses towards temporary resettlement - We will reimburse the expenses reasonably incurred by You towards packing, unpacking and transportation of Your possessions/ Contents, from the Structure, to the Structure to be occupied by You as an alternative accommodation within the city of the Structure. However, We shall not liable to make any payment in respect of –
 - a. Loss or damage to the Contents while being packed, loaded, transported, unloaded and installed at the alternative accommodation
 - b. Any expenses incurred that are not supported by actual bills/ receipts/ cash memos.

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

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6. Incidental Expenses

In consideration of the payment of additional premium, it is hereby declared and agreed that if a loss, destruction or damage is payable under the base policy then We will also pay the direct incidental cost associated with the insured property upto the fixed percentage of admissible claim amount under the policy, as specified in the Policy Schedule/Certificate of Insurance.

For the purpose of this Add-On cover while calculating the amount payable under this Cover, We will consider the admissible claim amount under the base policy after all applicable deductions and/or before applying policy excess, if any.

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

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7. Tenants Liability

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 premium to the Company the policy extends to cover:

- a) Tenant's liability, being those financial consequences of the liability which the Insured may incur as tenant, in respect of insured material damage under articles of any civil code
- b) Neighbour's liability, being those financial consequences of the liability which the Insured may incur articles of any civil code for any insured material damage to the property of neighbours and co-tenants.
- c) Tenant' claims against the landlord, being those financial consequences of the liability incurred under articles of any civil code by the latter for any insured material damage caused to the property of the said tenants, as a result of constructional defects or lack of maintenance.

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8. Landscaping expenses

It is hereby declared and agreed that, notwithstanding anything to the contrary as mentioned in the Policy and subject to the Insured having paid the agreed additional premium, the Company will pay for direct physical loss of or damage, in respect of the Policy, to lawns, plants, shrubs or trees at insured premises as described in the Schedule due to perils covered under the base policy. This coverage does not apply to improvements at a golf course unless specifically mentioned in the Schedule. This coverage does not apply to loss or damage caused by or resulting from: snowstorm, windstorm and hail; vehicle damage; weight of snow, ice or sleet; and water damage.

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

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

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9. Broad Water Damage

In consideration of the payment of additional premium, it is hereby agreed and declared that the Policy extends to insure against loss or damage to the insured property caused by the backing up or escape of water from a sewer or storm drain, sump, septic tank, eavestrough or downspout provided the water has not entered the ground or seeped through a basement or foundation wall.

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

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10. Smoke Damage

It is hereby declared and agreed that, notwithstanding anything to the contrary as mentioned in the Policy and subject to the Insured having paid the agreed additional premium, this Policy is extended to cover repainting of the building insured directly caused by smoke which is sudden and accidental in nature, whether generated from within the Insured premises or from outside the insured premises, but excluding smoke from fireplaces.

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

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