

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Please Note: *This Customer Information Sheet provides information available under this Product. Kindly refer to the Policy Schedule to know exact details of coverage opted by You.*

Sl No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Digit Jewellers Secure Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0007V01202223	
3	Structure	Indemnity Basis for Total loss Modified Indemnity for Partial loss	
4	Interests Insured	Retail customers/entities/firms/trusts/companies dealing in Jewellery Business.	
5	Sum Insured / Motor Insured Declared Value Scope	Sum Insured Amount available under Your policy will be as per the amount mentioned in Your Policy Schedule.	
6	Policy Coverage	<p><u>COVERAGE</u></p> <p>Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance.</p> <p>SECTION 1 – STOCK IN INSURED PREMISES</p> <p>This Section insures against All Risks of direct physical loss of or damage arising from any cause whatsoever caused to Property Insured herein up to the limits as mentioned in the Policy Schedule and as described below whilst contained in the premises where the insured's business is carried on or at other premises where the insured property is deposited as specified in the Policy Schedule or endorsed thereto, subject to the definitions, limitations, exclusions, terms, conditions and warranties of this Policy and subject to the limits as stated in the Policy Schedule.</p>	

A. Stock and Stock in Trade on Premises

B. Stock and Stock in Trade kept outside of Locked Safe/Strong Room anywhere in the Insured Premises after business hours subject to Special Condition 1.

C. Cash and Currency Notes on Premises

D. Stock and Stock in Trade in Vaults, Safes and Bank Lockers outside Insured Premises

SECTION 2 – STOCK IN CUSTODY OF THE INSURED AND SPECIFIED PERSONS

This Section insures against All risks of direct physical loss of or damage arising from any cause whatsoever caused to the Property Insured under (i), (ii) and (iii) as stated below up to the limits under this section in the Policy Schedule and carried, conveyed/distributed outside the specified premises for purpose of Insured's business, directly entrusted by the Insured, subject to the definitions, limitations, exclusions, terms, conditions, and warranties of this Policy.

- i. Property insured whilst in the “Close Personal Custody and Control” of Director(s), Employee(s), Partner(s), Duly Constituted Attorney(s) and Consultant(s) and such other authorized persons of the Insured.**
- ii. Property insured whilst in the “Close Personal Custody and Control” of Cutter(s), Broker(s), Agent(s), Gold smith(s), Dealer(s), Client(s), Job worker(s), Contractor(s), Sub-Contractor(s) and other such entities including the employee(s) of the above, whether or not in regular employment of the Insured.**
- iii. Property insured whilst in the “Close Personal Custody and Control” of the employees of the Insured's Group / Associate / Sister Concern operating from the same premises as that of the insured.**

SECTION 3 – STOCK IN TRANSIT

This Section insures against All Risks of direct physical loss of or damage arising from any cause whatsoever caused to Property Insured whilst in transit under (i) to (v) herein below, up to the limits mentioned under this section the Policy Schedule within the Geographical limits/ Territorial Limits specified in the Policy Schedule, subject to the definitions, limitations, exclusions, terms, conditions, and warranties of this Policy.

- i. Registered Post Parcel**
- ii. Air transit (Including on Door-to-Door Basis as per Contract of Affreightment)**
- iii. Angadia**
- iv. Courier and/or Logistics Companies.**
- v. Any other legalised means of transit specifically agreed by Us.**

SECTION 4 – STOCK IN EXHIBITION

This Section insures against All Risks of direct physical loss of or damage howsoever caused to property insured whilst in transit, from any insured premises and/or point of origin to the exhibition site and vice versa and during display and overnight storage at the exhibition site, within Geographical Limit mentioned in the Policy Schedule. Our Liability under this Section for Any One Loss is restricted to the limit mentioned for this cover in the Policy Schedule attached to the Policy or endorsed thereto, subject to the definitions, limitations, exclusions, terms, conditions, and warranties of this Policy.

It is also a condition of this Section, precedent to any recovery hereunder, that the Insured comply fully with all the following conditions:

The Property of the Insured and/or that for which the Insured is responsible, shall:

- 1. Never be left unattended, for any reason whatsoever, whilst on display during Exhibition hours.**

2. At all times be kept in locked showcases with keys removed, whilst on display during Exhibition hours, unless being removed from or returned to showcases.
3. Be kept in a locked safe/vault or approved security room at all times when not being displayed.

SECTION 5 – MONEY IN TRANSIT

The Company will indemnify the Insured up to the Limit of Indemnity specified in the Policy Schedule for the loss of Money in Transit whilst carried by the Insured or its authorized employee, caused by Robbery, Theft, or any other fortuitous event.

SECTION 6 – FIDELITY GUARANTEE

We hereby agree, subject to the terms, provisions, exceptions, definitions, conditions, warranties and exclusions herein contained, or endorsed or otherwise expressed hereon, to indemnify You against a direct financial loss sustained by reason of any act of fraud or dishonesty committed by the Employee with the primary intention to obtain personal financial gain:

- a) On or after the date of commencement of this Policy or the retroactive date mentioned in the Policy Schedule; and
- b) During uninterrupted service of the Employee with You and discovered during the continuance of this Policy or within twelve calendar months of the expiration thereof; and
- c) In the case of death, dismissal or retirement of the Employee within twelve calendar months of such death, dismissal or retirement whichever of these events shall first happen.

Provided always that:

i. Our liability shall not exceed

- a. in respect of any employee the Sum Insured stated in the Policy Schedule against his name/designation or as declared herein.**
- b. In respect of all claims under this Policy, the Total Sum Insured stated in the Policy Schedule.**

ii. If this Policy shall be continued in force for more than one Period of Indemnity or if any liability shall exist on Our part under this Policy and also under any other Policy in respect of fraud or dishonesty of the Employee, Our liability hereunder shall not be accumulated or increased thereby but Our aggregate liability during any number of periods of Indemnity and for any number of acts of fraud or dishonesty committed by the Employee shall not exceed the Sum Insured hereunder or the Sum Insured under any other such Policy as aforesaid whichever is greater.

iii. We shall not be liable to pay more than one claim in respect of the action of any one Employee.

SECTION 7

**A- BHARAT SOOKSHMA UDYAM SURAKSHA
(Applicable for Sum Insured upto INR 5 Crs.)**

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.

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| 1. Fire, including due to its own fermentation, or natural heating, or spontaneous combustion. |
| 2. Explosion or Implosion |
| 3. Lightning |
| 4. Earthquake, volcanic eruption, or other convulsions of nature |

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| 5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation |
| 6. Subsidence of the land on which Your Premises stand, Landslide, Rockslide |
| 7. Bush fire, Forest fire and Jungle fire |
| 8. Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g., vehicle, falling trees, aircraft, wall etc.), |
| 9. Missile testing operations |
| 10. Riot, Strikes, Malicious Damages |
| 11. Acts of terrorism
(Coverage as per Terrorism Clause attached.) |
| 12. Bursting or overflowing of water tanks, apparatus and pipes, |
| 13. Leakage from automatic sprinkler installations. |
| 14. Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events |

B- BHARAT LAGHU UDYAM SURAKSHA
(Applicable for Sum Insured exceeding INR 5 Crs. and upto INR 50 Crs.)

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.

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|--|
| 1. Fire, including due to its own fermentation, or natural heating, or spontaneous combustion. |
| 2. Explosion or Implosion |

3. Lightning
4. Earthquake, volcanic eruption, or other convulsions of nature
5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation
6. Subsidence of the land on which Your Premises stand, Landslide, Rockslide
7. Bush fire, Forest fire and Jungle fire
8. Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g., vehicle, falling trees, aircraft, wall etc.),
9. Missile testing operations
10. Riot, Strikes, Malicious Damages
11. Acts of terrorism (Coverage as per Terrorism Clause attached.)
12. Bursting or overflowing of water tanks, apparatus and pipes,
13. Leakage from automatic sprinkler installations.
14. Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events

**C- STANDARD FIRE AND SPECIAL PERIL POLICY
(Applicable for Sum Insured exceeding INR 50 Crs.)**

We will indemnify You in respect of loss or damage to the Property due to any of the perils mentioned below:

- Fire
- Lightning
- Explosion/Implosion

- Aircraft Damage
- Riot, Strike and Malicious Damage
- Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
- Impact Damage
- Subsidence and Landslide including Rockslide
- Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
- Missile testing operations
- Leakage from Automatic Sprinkler Installations
- Bush Fire

SECTION 8- CONSEQUENTIAL LOSS

In consideration of the Insured named in the Schedule hereto having paid to Go Digit General Insurance Limited (hereinafter called the Company), the premium mentioned in the Schedule, the Company agrees (subject to Special Conditions and Exclusions contained herein or endorsed or otherwise expressed hereon and also to the Conditions and Exclusions contained in the Fire Policy covering the interest of the Insured in the property at the premises) that if any building or other property or any part thereof used by the Insured at the premises for the purpose of the Business, be destroyed or damaged by the perils covered under the Section 7 (Destruction or damage so caused being hereafter termed Damage), and the Business carried on by the Insured at the Premises be in consequence thereof interrupted or interfered with, then the company will pay to the insured in respect of each item in the Schedule hereto the amount of loss resulting from such interruption or interference in accordance with the Provisions contained therein:

PROVIDED THAT:

a. Such Damage is caused at any time after payment of the premium during the period of Insurance named in the Schedule or any subsequent period in respect of which the Insured shall have paid and the Company shall have

accepted the premium required for the renewal of the policy.

b. At the time of the happening of the Damage there shall be in force Section 7 covering the interest of the Insured in the property at the premises against such Damage and that payment shall have been made or liability admitted there under. However, the Proviso shall not apply where payments is not made under FIRE section , solely due to operation of a proviso in FIRE section excluding liability for losses below a specified amount.

c. The liability of the Company shall in no case exceed in respect of each item the sum expressed in the said Schedule to be insured thereon or in the whole the total sum insured hereby or such other sum or sums as may hereafter be substituted there for by memorandum duly signed by or on behalf of the Company.

SECTION 9 – BURGLARY AND ROBBERY COVER

We will indemnify You for Claims made in respect of:

1. Damage to Property Insured

The loss of or damage to the Contents as stated in the Policy Schedule or any part thereof whilst contained in the Insured Premises caused by actual or attempted Burglary, house breaking, Robbery and Hold up during the Policy Period

2. Damage to Insured Premises

Property Damage (including the reasonable costs incurred by the Insured for changing damaged locks at the entry and/or exit points to the Insured Premises and at internal entry and/or exit points) caused by actual or attempted Burglary during the Policy Period;

For 1 and 2 The Company's maximum liability shall be the Limit of Indemnity or all that remains thereof.

3. Ancillary Expenses

The below shall be paid upto the limits mentioned against each expense in the Policy Schedule, Provided that, there is an admissible Claim under 'Damage to Property Insured' and 'Damage to Insured Premises'.

3.1 Loss Minimization

In respect of the reasonable costs incurred by You immediately after the occurrence of an insured event solely with the intention of minimising the quantum of a Claim to be made under this Policy.

3.2 Plans, Documents, Computer Systems Records, Archives and Cost of Re-Writing Records

In respect of the reasonable costs incurred by the Insured for restoring paper files, plans, records, and drawings, and restoring data (including computer software) stored electronically on the Insured's computer system if such are used for the Insured's Business.

3.3 Debris Removal

In respect of the reasonable costs incurred by the Insured in clearing up the damage caused to the Insured Premises, including the removal of any debris from the Insured Premises to the nearest waste disposal site;

3.4 Property of Employees' Personal Effects

In respect of the reasonable costs incurred by the Insured for replacing or restoring property (other than vehicles and Valuables) belonging to any Employee that was in the Insured Premises at the time of an insured event at the specific request of the Insured and stored by an Employee as required by the Insured.

SECTION 10 – PORTABLE EQUIPMENT

Under this Section, We will pay up to the Sum Insured mentioned in the Policy Schedule, as per the Sum Insured basis opted by You, for any loss of or damage to Property Insured, within the Geographical limits mentioned in Policy Schedule, against any fortuitous cause except causes excluded and mentioned in the Policy.

Provided always that,

- a. it is in the personal care and custody of the insured and/or the Insured's employee
- b. such loss or damage has occurred during the Policy Period mentioned in the Policy Schedule or during any further Period for which We may accept payment for the renewal or extension of this Policy.
- c. the liability of the company shall in no case exceed the Sum Insured on each item or on the whole of the Total Sum Insured mentioned in the Policy Schedule.

SECTION 11 – ELECTRONIC EQUIPMENTS

If You have opted for this Section, We will indemnify You in the manner and to the extent hereinafter provided.

This Section shall apply to the Insured items only after successful completion of their performance/acceptance test whether they are at work or at rest or being dismantled for the purpose of cleaning or overhauling or in the course of aforesaid operations themselves or when being shifted within the premises or during subsequent re-erection.

The liability of the Company for any one item of the Insured property shall not exceed in aggregate in any one period of Insurance the sum insured set against such items in the attached Schedule(s) unless the Sum Insured under such item is reinstated after occurrence of a claim for balance period.

SECTION 12 – MACHINERY BREAKDOWN

If you have opted for this section, We will at its own option by payment or reinstatement or repair indemnify the Insured against unforeseen and sudden physical damage by any cause not hereinafter excluded to any insured property specified in the attached schedule(s) whilst in the premises therein mentioned necessitating its immediate repair or replacement. This Policy shall apply to the insured items after successful completion of their performance/acceptance tests, whether they are at work or at rest, or being dismantled for the purpose of cleaning or overhauling, or in the course of the aforesaid operations themselves, or when being shifted within the premises, or during subsequent re-erection. The liability of the Company for any one item of the insured property shall not exceed in the aggregate in any one period of Insurance the Sum Insured set against such in the attached schedule(s), unless the Sum Insured under such item is reinstated after occurrence of a claim for balance period.

SECTION 13 – PUBLIC LIABILITY

We will indemnify You against your legal liability (other than under the Public Liability Insurance Act, 1991 or any other statute based on the doctrine of “No Fault Liability”) to pay compensation including claimant’s costs, fees and expenses anywhere in India, in accordance with Indian Law.

1. INDEMNITY:

We will indemnify the Insured in excess of the Compulsory Excess and Voluntary Excess, subject to the Limit of Indemnity, against its legal liability (including Defence Costs) to pay Damages for third party Claims arising out of Bodily Injury and/or Property Damage:

- a) caused by an Accident in the Insured Premises,
- b) in the course of the Business, and
- c) during the Period of Insurance if notified during the Policy Period by the Insured in accordance with the terms of this Policy.

Defence Costs

We will, subject to the Limit of Indemnity, pay all costs, fees and expenses incurred with Our prior written consent in the investigation, defence or settlement of any Claim and the Insured's costs of representation at any inquest, inquiry, or other proceedings in respect of matters which have a direct relevance to an actual or anticipated Claim against the Insured falling within the terms of this Policy.

SECTION 14 – SIGN BOARD

We hereby agree, subject to the terms, conditions, warranties, deductibles and exclusions herein contained, or endorsed or otherwise expressed hereon, to indemnify You up to the Sum Insured or Limit of Liability mentioned in Your Policy Schedule against loss or damage and/or liability suffered or occurring during the Policy Period and covered in the following Sections, provided always that the liability of the Company shall in no case exceed:

- For Section I – Loss of or Damage to Sign Board: The Sum Insured on each item or on the whole the Total Sum Insured mentioned in the Policy Schedule.
- Section II – Third Party Liability: Limit of Liability for any one Accident and in Aggregate mentioned in the Policy Schedule.

SECTION I: LOSS OF OR DAMAGE TO THE SIGN BOARD

Under this Section, We will pay up to the Sum Insured, as per the Sum Insured basis opted by You, for any loss of or damage to the Sign Board mentioned in the Policy Schedule fixed at the Insured Premises or Location arising out of the below mentioned perils:

- a) Accidental External Means

- b) Fire, Lightning, External Explosion**
- c) Riot, strike, malicious damage**
- d) Earthquake (fire and shock), subsidence and landslide (including rockslide) damage, flood, storm, cyclone, volcanic eruption, typhoon, hurricane, tornado, or other convulsion of nature or atmospheric disturbances.**
- e) Theft of whole Sign Board**

Provided always that such loss or damage has occurred during the Policy Period mentioned in the Policy Schedule or during any further Period for which We may accept payment for the renewal or extension of this Policy and by a cause not excluded under this Section.

If We have admitted a claim under this Section of this Policy, We will also pay reasonable expenses necessarily incurred in connection with the following:

- a. Boarding up or temporary glazing pending replacement of the Sign Board;**
- b. Replacing alarm, foil, lettering, painting, embossing, silvering or other ornamental work on glass following damage to such Sign Board;**
- c. Installation Costs.**
- d. Removal of Debris.**

Provided always that, Our liability will not exceed the Limits specified against each of the above items or the Total Sum Insured mentioned in the Policy Schedule, in respect of any one event and in aggregate for all occurrences during the Policy Period.

SECTION II: THIRD PARTY LIABILITY

If You have opted for this Section, We will indemnify You for an amount for which You become legally liable to pay as Compensation, including claimant's defense costs incurred with Our prior approval, arising out of the following Occurrence during the Policy Period, subject always to the Limit of Liability mentioned in the Policy Schedule against this Section, terms, conditions, exclusions and Deductible of this Policy:

1. Third Party Bodily Injury or Death; or
2. Third Party Property Damage

Provided always that, such Bodily Injury or Death or Property Damage is solely as a result of loss of or damage to the Sign Board insured under "Section I – Loss of or Damage to Sign Board".

SECTION 15-PLATE GLASS

We hereby agree, subject to the terms, conditions, warranties, deductibles and exclusions herein contained, or endorsed or otherwise expressed hereon, to indemnify You up to the Sum Insured as per the Sum Insured Basis opted by You and mentioned in the Policy Schedule, in respect of:

- a. Any accidental loss of or damage (which for the purpose of the Section shall not include damage by scratches) to any of the Plate Glass mentioned in the Policy Schedule located at the Insured premises provided that such damage has occurred during the Policy Period and other than by a cause excluded herein.
- b. The cost of erecting any temporary boarding necessitated by such accidental loss of or damage to the Plate Glass.

SECTION 16 – EMPLOYEE’S COMPENSATION

Subject to the terms exceptions and conditions contained herein or endorsed hereon, that if at any time during the Period of Insurance any Employee or Employees of the Insured shall sustain Injury by accident arising out of and in the course of his employment in the Business, for which the Insured is liable to pay compensation under any Law(s) specified in the Schedule, then the Company shall indemnify the Insured upto the Limit of Indemnity against all sums for which the Insured shall be so liable, including costs and expenses for defending any such claim incurred with the Company’s consent.

		<p>PROVIDED ALWAYS that in the event of any change in the Law(s) or the substitution of other legislation therefor, this Section shall remain in force but the liability of the Company shall be limited to such sum as the Company would have been liable to pay if the Law(s) had remained unaltered.</p> <p>SECTION 17 – BOILERS POLICY</p> <p>If you have opted for this section, the Company will at its own option by payment or reinstatement or repair indemnify the Insured against –</p> <ol style="list-style-type: none"> 1) Damage (other than by fire) to the Boilers and/or other Pressure Plant described in the Schedule; 2) Damage (other than by fire) to surrounding property of the Insured described in the Schedule or to property held by the Insured in trust or on commission or for which he is responsible; 3) Liability of the Insured at law on account of - <ol style="list-style-type: none"> a) death of or bodily injury to any person (other than a person under a contract of service or apprenticeship with the Insured sustaining death or bodily injury which arises out of and in the course of employment with the Insured); b) damage to property not belonging to the Insured nor held in trust or on commission nor for which he is responsible; <p>caused by and solely due to Explosion or Collapse as hereinafter defined of the Boiler/s and/or other Pressure Plant described in the Schedule occurring in the course of ordinary working.</p> <p>Provided that the liability of the Company for any one item of the insured property and third-party liability shall not exceed in the aggregate in any one period of insurance the Sum Insured set against such item in the attached Schedule(s) unless the Sum Insured under such item is reinstated after occurrence of a claim for balance period.</p>	
7	Add-on Cover	<p>Below is the list of all the tariff endorsement please refer your policy schedule for the Add On's you have opted for:</p>	

Below is the list of all the tariff endorsement please refer your policy schedule for the endorsement you have opted for:

Section	Name of Add-on Cover	UIN
Section 6	Fidelity Guarantee Extension	New Add-on
Section 7		
A	Declaration Policy for Stocks	As per Base Product
A	Escalation Clause	IRDAN158RP0080V01202021/A0015V01202122
A	Adequacy of Sum Insured	IRDAN158RP0080V01202021/A0019V01202122
A	Incidental Costs	IRDAN158RP0080V01202021/A0017V01202122
A	Accidental Damage Cover	IRDAN158RP0080V01202021/A0016V01202122
A	Loss of Rent and Additional Expenses of Rent for an Alternate Premises	IRDAN158RP0080V01202021/A0018V01202122
B	Floater Cover	As per Base Product
B	Declaration Policy for Stocks	As per Base Product
B	Escalation Clause	IRDAN158RP0079V01202021/A0013V01202122
B	Adequacy of Sum Insured	IRDAN158RP0079V01202021/A0014V01202122
B	Incidental Costs	IRDAN158RP0079V01202021/A0011V01202122
B	Accidental Damage Cover	IRDAN158RP0079V01202021/A0010V01202122
B	Loss of Rent and Additional Expenses of Rent for an Alternate Premises	IRDAN158RP0079V01202021/A0012V01202122
C	Architects, Surveyors and Consulting Engineers Fees (in excess of 3% of the claim amount)	As per Base Product
C	Removal of Debris (in excess of 1% of the claim amount)	As per Base Product

		C	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	As per Base Product
		C	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	As per Base Product
		C	Forest Fire	As per Base Product
		C	Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the like and articles dropped therefrom	As per Base Product
		C	Spontaneous Combustion	As per Base Product
		C	Omission to Insure additions, alterations or extensions	As per Base Product
		C	Earthquake (Fire and Shock)	As per Base Product
		C	Spoilage Material Damage Cover	As per Base Product
		C	Leakage and Contamination Cover	As per Base Product
		C	Temporary Removal of Stocks Clause	As per Base Product
		C	Loss of Rent Clause	As per Base Product
		C	Insurance of Additional Expenses of Rent for an Alternative Accommodation	As per Base Product
		C	Start-up Expenses	As per Base Product
		C	Agreed Bank Clause	As per Base Product
		C	Contract Price Insurance Clause	As per Base Product
		C	Designation of Property Clause	As per Base Product
		C	Reinstatement Value Policies	As per Base Product
		C	Local Authorities Clause	As per Base Product
		C	Escalation Clause	As per Base Product

		C	Architects, Surveyors And Consulting Engineer's Fees (Up To 3% Of The Claim Amount)	As per Base Product
		C	Removal Of Debris Clause (Up To 1% Of The Claim Amount)	As per Base Product
		C	Floater Clause	As per Base Product
		C	Declaration Clause	As per Base Product
		C	Voluntary Deductible Clause	As per Base Product
		C	Floater Declaration Clause	As per Base Product
		C	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)	As per Base Product
		C	Molten Material Spillage	IRDAN158RP0001V01201920/A0022V01202021
		C	Decontamination and Cost of Clean Up Expense	IRDAN158RP0001V01201920/A0036V01202021
		C	Expediting Costs and Expenses for Loss Minimisation	IRDAN158RP0001V01201920/A0037V01202021
		C	Protection and Preservation of Property	IRDAN158RP0001V01201920/A0038V01202021
		C	Contract Works	IRDAN158RP0001V01201920/A0039V01202021
		C	Sprinkler Up-Grading Costs	IRDAN158RP0001V01201920/A0040V01202021
		C	Claim Preparation Costs	IRDAN158RP0001V01201920/A0041V01202021
		C	Brands and Trademarks	IRDAN158RP0001V01201920/A0023V01202021
		C	Obsolete Parts	IRDAN158RP0001V01201920/A0026V01202021
		C	Deliberate Damage	IRDAN158RP0001V01201920/A0024V01202021
		C	Accidental Damage Cover	IRDAN158RP0001V01201920/A0025V01202021
		C	New Location and New Acquisitions Cover	IRDAN158RP0001V01201920/A0027V01202021

	C	Property Under Care Custody and Control	IRDAN158RP0001V01201920/A0028V01202021
	C	Immediate Repairs	IRDAN158RP0001V01201920/A0029V01202021
	C	Pair and Set/Consequential Reduction in Value	IRDAN158RP0001V01201920/A0030V01202021
	C	Fire Extinguishing / Fighting Expenses	IRDAN158RP0001V01201920/A0031V01202021
	C	Involuntary Betterment/ Obsolete Equipment Add-On Cover	IRDAN158RP0001V01201920/A0032V01202021
	C	Damage to Building (Occasioned by Theft)	IRDAN158RP0001V01201920/A0033V01202021
	C	Errors & Omissions	IRDAN158RP0001V01201920/A0034V01202021
	C	Minor Works	IRDAN158RP0001V01201920/A0035V01202021
	C	Undamaged Foundations	IRDAN158RP0001V01201920/A0042V01202021
	C	Capital Additions	IRDAN158RP0001V01201920/A0062V01202021
	C	Undamaged Stock and Loss on Re Sale	IRDAN158RP0001V01201920/A0043V01202021
	C	Smoke Damage Extension	IRDAN158RP0001V01201920/A0044V01202021
	C	Accidental Discharge of Gas Flooding Systems	IRDAN158RP0001V01201920/A0045V01202021
	C	Contamination and Co-mingling of stocks	IRDAN158RP0001V01201920/A0046V01202021
	C	Leakage and Overflowing of Storage Tanks (Other than water storage tanks)	IRDAN158RP0001V01201920/A0047V01202021
	C	Seasonal Enhancement of Stocks Cover	IRDAN158RP0001V01201920/A0048V01202021
	C	Goods and Stocks undergoing any heating or drying process	IRDAN158RP0001V01201920/A0049V01202021
	C	Landscaping Cost	IRDAN158RP0001V01201920/A0050V01202021

	C	Duty Liability	IRDAN158RP0001V01201920/A0051V01202021
	C	Accounts Receivable	IRDAN158RP0001V01201920/A0052V01202021
	C	Property of Employees and Visitors/Personal Effects	IRDAN158RP0001V01201920/A0053V01202021
	C	Property Outside/Away from the Premises	IRDAN158RP0001V01201920/A0054V01202021
	C	Tenants Improvement	IRDAN158RP0001V01201920/A0055V01202021
	C	Shutdown Expenses	IRDAN158RP0001V01201920/A0056V01202021
	C	Waiver of Subrogation	IRDAN158RP0001V01201920/A0057V01202021
	C	Trace and Access	IRDAN158RP0001V01201920/A0058V01202021
	C	Waiver of Underinsurance	IRDAN158RP0001V01201920/A0059V01202021
	C	Catalyst and Consumable (including lining and refractory) interest in process	IRDAN158RP0001V01201920/A0060V01202021
	C	Plans, Documents, Computer Systems Records, Archives and Cost of Re-Writing Records Add On Cover	IRDAN158RP0001V01201920/A0061V01202021
	C	Exhibition, Exposition, Fair or Trade Show	IRDAN158RP0001V01201920/A0015V01202021
	C	Lawns, Plants, Shrubs or Trees	IRDAN158RP0001V01201920/A0007V01202021
	C	Tenant's Liability	IRDAN158RP0001V01201920/A0008V01202021
	C	Unrepaired Damage	IRDAN158RP0001V01201920/A0009V01202021
	C	Seventy-Two Hours Clause	IRDAN158RP0001V01201920/A0010V01202021
	C	Additional Insureds (to be named in The Schedule)	IRDAN158RP0001V01201920/A0011V01202021

	C	Multiple Insured Clause	IRDAN158RP0001V01201920/A0012V01202021
	C	Payments on Account	IRDAN158RP0001V01201920/A0013V01202021
	C	Non-Vitiation Clause	IRDAN158RP0001V01201920/A0014V01202021
	C	Nominated Loss Adjusters	IRDAN158RP0001V01201920/A0020V01202021
	C	Non-Invalidation	IRDAN158RP0001V01201920/A0021V01202021
	C	Primary and Non-Contributory	IRDAN158RP0001V01201920/A0016V01202021
	C	Vehicle Load Clause	IRDAN158RP0001V01201920/A0017V01202021
	C	Un-Occupancy Clause	IRDAN158RP0001V01201920/A0018V01202021
	C	Leak search / finding cost Clause	IRDAN158RP0001V01201920/A0019V01202021
	C	Loss Payee Clause	IRDAN158RP0001V01201920/A0006V01202021
	Section 8	Extension to cover Consequential Loss due to other Add-On Covers	As Per Base Product
	Section 8	Extension to cover Spoilage Consequential Loss	As Per Base Product
	Section 8	Insured Property stored at other situations	As Per Base Product
	Section 8	Electricity Station, Gas Works, and Water Works	As Per Base Product
	Section 8	Extension to cover Customer Premises	As Per Base Product
	Section 8	Voluntary Deductible Clause	As Per Base Product
	Section 8	Sabotage and Terrorism Damage Cover Endorsement – Material Damage and Loss of Profit	As Per Base Product
	Section	Theft extension	IRDAN158RP0019V01201

		9		920/A0027V01201920	
		Section 9	Riot, strike, malicious damage cover	IRDAN158RP0019V01201920/A0028V01201920	
		Section 9	Injury during burglary / housebreaking	IRDAN158RP0019V01201920/A0023V01201920	
		Section 9	Loss of money	IRDAN158RP0019V01201920/A0024V01201920	
		Section 9	Clearing up expenses	IRDAN158RP0019V01201920/A0025V01201920	
		Section 9	Temporary property protection	IRDAN158RP0019V01201920/A0026V01201920	
		Section 9	Floater clause	IRDAN158RP0019V01201920/A0029V01201920	
		Section 9	Escalation clause	IRDAN158RP0019V01201920/A0030V01201920	
		Section 9	Purchase protection extension	IRDAN158RP0019V01201920/A0031V01201920	
		Section 9	Waiver of underinsurance	IRDAN158RP0019V01201920/A0032V01201920	
		Section 11	Escalation Clause	As per Base Product	
		Section 11	Express Freight	As per Base Product	
		Section 11	Air Freight	As per Base Product	
		Section 11	Owner's Surrounding Property	As per Base Product	
		Section 11	Third Party Liability	As per Base Product	
		Section 11	Additional Custom Duty	As per Base Product	
		Section 11	Floater Clause	As per Base Product	
		Section 11	Sabotage and Terrorism Damage Cover Endorsement (Material Damage Only)	As per Base Product	

	Section 11	Endorsement For Exclusion Of Damage Caused By Fire And Allied Perils	As per Base Product
	Section 11	Cover of Valves and Tubes	As per Base Product
	Section 11	Special condition concerning Computer Tomographs	As per Base Product
	Section 11	Warranty for Lightning and Overvoltage Protection Devices	As per Base Product
	Section 11	Warranty Concerning Air-Conditioning Plant	As per Base Product
	Section 12	Escalation Clause	As per Base Product
	Section 12	Express Freight	As per Base Product
	Section 12	Air Freight	As per Base Product
	Section 12	Owner's Surrounding Property	As per Base Product
	Section 12	Third Party Liability	As per Base Product
	Section 12	Additional Customs Duty	As per Base Product
	Section 12	Carding Machines In Textile Industry	As per Base Product
	Section 12	Furnace Endorsement	As per Base Product
	Section 12	DG Set Endorsement For 'Loss Minimisation'	As per Base Product
	Section 12	Reduction Gear Box	As per Base Product
	Section 12	Patterns And Core-Boxes	As per Base Product
	Section 12	Expellers/Expellers Gears	As per Base Product
	Section	Plastic Extruders/Injection Moulding	As per Base Product

	12	Machines	
	Section 12	Alternate Working	As per Base Product
	Section 12	Stand-By Machinery	As per Base Product
	Section 12	Bakeries	As per Base Product
	Section 12	Gas Works Plants	As per Base Product
	Section 12	A. Glass And Graphite Equipment	As per Base Product
	Section 12	B. Glass Lined Vessels	As per Base Product
	Section 12	Insurance Of Ropes In Lifts, Cranes And Ropeways	As per Base Product
	Section 12	Windmills Endorsement	As per Base Product
	Section 12	Refractory Materials In Boilers	As per Base Product
	Section 12	Depreciation Adjustment For Components Along The Hot Gas Path Of Gas Turbines	As per Base Product
	Section 12	Overhaul Of Platen Presses	As per Base Product
	Section 12	Overhaul Of Electric Motors (Above 750 Kw For Motors With 2 Poles And Above 1,000 Kw For Motors With 4 And More Poles)	As per Base Product
	Section 13	Food and Beverage Endorsement	As per Base Product
	Section 13	Industrial Seepage, Pollution And Contamination Extension – 72 Hours	As per Base Product
	Section 13	Act of God Perils	IRDAN158RP0075V01202021/A0020V01202122
	Section 13	Advertising Signs and Decorations Liability	IRDAN158RP0075V01202021/A0021V01202122

	Section 13	Care, Custody or Control	IRDAN158RP0075V01202021/A0022V01202122
	Section 13	Carriage of Effluents (outside the Insurance Premises)	IRDAN158RP0075V01202021/A0023V01202122
	Section 13	Damage to Rented Premises	IRDAN158RP0075V01202021/A0024V01202122
	Section 13	Lift Liability	IRDAN158RP0075V01202021/A0025V01202122
	Section 13	Medical Expenses	IRDAN158RP0075V01202021/A0026V01202122
	Section 13	Swimming Pool and Exercise area liability	IRDAN158RP0075V01202021/A0027V01202122
	Section 13	Transportation of Material or Dangerous or Hazardous Substance	IRDAN158RP0075V01202021/A0028V01202122
	Section 13	Valet Parking	IRDAN158RP0075V01202021/A0029V01202122
	Section 13	Terrorism Legal Liability Coverage	IRDAN158RP0075V01202021/A0030V01202122
	Section 14	Sabotage and Terrorism Cover Endorsement (Material Damage Cover)	As per Base Product
	Section 16	Medical Expense Cover	As per Base Product
	Section 16	Occupational Disease Cover	As per Base Product
	Section 16	Coverage for Contractors Workers/ Employees	As per Base Product
	Section 17	Owner's Surrounding Property	As per Base Product
	Section 17	Third Party Liability	As per Base Product
	Section 17	Express Freight	As per Base Product
	Section 17	Air Freight	As per Base Product
	Section 17	Additional Custom Duty	As per Base Product

		<table border="1"> <tr> <td>Section 17</td> <td>Escalation Clause</td> <td>As per Base Product</td> </tr> </table> <p>Add on cover/Endorsement will be as per your Policy Schedule/COI.</p>	Section 17	Escalation Clause	As per Base Product								
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8	Loss Participation	<p style="text-align: center;"><u>Voluntary Deductible</u></p> <table border="1"> <thead> <tr> <th>Voluntary Deductible (in % of claim amount)</th> <th>Discount</th> </tr> </thead> <tbody> <tr> <td>5.00%</td> <td>2.50%</td> </tr> <tr> <td>7.50%</td> <td>3.75%</td> </tr> <tr> <td>10.00%</td> <td>5.00%</td> </tr> <tr> <td>15.00%</td> <td>7.50%</td> </tr> </tbody> </table> <p>Deductible/Loss Participation will be as per your Policy Schedule/COI.</p>	Voluntary Deductible (in % of claim amount)	Discount	5.00%	2.50%	7.50%	3.75%	10.00%	5.00%	15.00%	7.50%	
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5.00%	2.50%												
7.50%	3.75%												
10.00%	5.00%												
15.00%	7.50%												
9	Exclusions	<p>GENERAL EXCLUSIONS APPLICABLE TO SECTION 1, 2 and 3</p> <p>This Policy does not cover the following unless specifically mentioned in the Policy Schedule and expressly insured by the Policy: -</p> <ol style="list-style-type: none"> 1. For the amount of the Deductible/Excess specified in the Policy Schedule ascertained after the application of all other terms and conditions of this Policy. 2. Loss of and/or damage to the Property Insured which may be sustained whilst the same is being actually worked upon or from any process of cleaning, repairing, or restoring and directly resulting therefrom and also while undergoing the process of Boiling, Casting, Laser Machine Operation, Polishing, Melting, Chemical Melting, Reshaping 3. <ol style="list-style-type: none"> a. Property missing at stock taking, in respect of which no Claim has been previously notified, unless the loss be proved by the insured to be due to a peril covered under the policy. 	Specific Exclusions										

- b. Loss of and/or damage to Property Insured due to mysterious circumstances/ disappearance or unexplained reasons unless specifically covered and mentioned in the Policy Schedule**
- 4. Loss of and/or damage to the Property Insured whilst the same is being worn or used by the Insured or any director or partner of the insured or Employees or their spouses, member of their families, relatives, or friends or whilst in their custody for this purpose or any personal use.**
 - 5. Loss or damage to goods entrusted to the Insured by Private Clients and/or Customers solely for Safe Custody.**
 - 6. Loss of and/or damage to the Property Insured whilst any public exhibition whether promoted or financially assisted by any Public Authority or by any Trade Associations or otherwise , unless specifically covered.**
 - 7. Loss or damage caused by or arising from depreciation, gradual deterioration, wear and tear, inherent vice, latent defect, corrosion, rust, dampness, extremes of temperature, moth, vermin, insects, animals, mildew and electrical or mechanical breakdown or derangement.**
 - 8. Theft or disappearance of Property insured from road vehicles of every description owned or hired by or under the control of the Insured and/or their Directors, Partners, Helper or Housekeeping Staff, Agents, Employees or representatives where such vehicles are left unoccupied/ unattended.**
 - 9. Loss or damage due to breakage of any item of glass, crockery, porcelain, chinaware, and other articles of brittle or fragile nature unless such loss or damage arises from accident to vessel, train, vehicle, or aircraft by which such property is conveyed.**
 - 10. Loss or damage occasioned by theft or dishonesty or any attempt there at committed by or where such loss or damage has been**

expedited by or in any way sustained or brought about by

- a) Any of the Insured's Family Members or Directors or Partner or Principal.**
- b) Any Helper or Housekeeping Staff or Traveller or Messenger in the exclusive Employment of the Insured.**
- c) Any Customer or Broker or Broker's Customer, Angadia or, Cutter or goldsmith in respect of the property hereby Insured entrusted to them by the Insured, his or their representatives or agents.**
- d) Employees of the Insured**

11.

- a) Loss or damage occurring whilst in transit in India to ultimate destination outside the Geographical limit stated in the Policy Schedule or vice versa for the purpose of exports / imports.**
- b) Loss or damage to insured property intended for export, from the time such property leaves the insured's premises in the ordinary course of processing for transit and during transit for delivery to customs or carrier or post office.**
- c) Loss or damage to insured property imported whilst in transit from the time delivery is taken from the post office or the carrier or customs as the case may be until delivered at the insured's premises.**

12. Loss or damage arising from detention, confiscation, nationalization, requisition, occupation, or wilful destruction by or under the order of the Government or any Public or Local Authority.

13. Any loss following use of the key to the safe/locker/strong room/ steel almirah or any duplicate thereof belonging to the insured or person in whose custody the insured property is, unless such key /duplicate key has been obtained by threat or by violence.

14. Loss or damage to stock kept outside of locked safe and/or strong room but within the Insured premises after Business Hours exceeding the percentage mentioned in the Section 1 of the Policy Schedule.
15. Loss or damage to Property Insured whilst kept or stored inside equipment's for the purpose of Boiling/Smelting and whilst undergoing Casting and Laser Machine Operations during and outside business hours.
16. Consequential loss of any kind or description including any reduction of market value.
17. Losses arising out of any legal liability including delay
18. Loss or damage occasioned by or through or in consequence, directly or indirectly of any of the following occurrences namely
- a) Subterranean fire or atmospheric disturbances.
 - b) War, invasion, acts of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, martial law.
 - c) Loss or damage caused by any act of Terrorism.
- Loss or damage to computer systems records including cost of reconstructing computer system software or data.
20. Kimberley Process Exclusion Clause: This insurance excludes any loss, damage, cost, or expense of whatsoever nature directly or indirectly arising from confiscation or seizure as a result of non-compliance with, or any breach of the requirements of the Kimberley Process Certification Scheme.
- The Kimberley Process Certification Scheme is a joint initiative of the various governments, International Diamond Industry and Civil Society to stem the flow of conflict diamonds-rough diamonds that

are used by rebel movements to finance wars against Legitimate Governments.

21. Loss, destruction, or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

22. Institute Extended Radioactive Contamination Exclusion Clause: This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

In no case shall this insurance cover loss, damage, liability, or expense directly or indirectly caused by or contributed to by or arising from

- a) Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- b) The radioactive, toxic, explosive, or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
- c) Any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- d) The radioactive, toxic, explosive, or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific, or other similar peaceful purposes.

23. Institute Chemical Bio-logical, Bio-chemical, Electromagnetic Weapons and Cyber Attack Exclusion Clause:

This clause shall be paramount and shall override anything

contained in this insurance inconsistent therewith.

In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from

- a) Any chemical, bio-logical, bio-chemical, or electromagnetic weapon
- b) The use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, computer virus or process or any other electronic system.

24. Any peril covered under Section 7 (A- Bharat Sookshma Udyam Suraksha B- Bharat Laghu Udyam Suraksha or C – Standard Fire and Special Peril Policy) for Stocks and Stock in trade, money provided section 7 is opted.

25. Loss or damage due to Burglary and Robbery covered under Section 9 – Burglary and Robbery, if opted.

SECTION 4 – STOCK IN EXHIBITION

1. For the amount of the Deductible/Excess specified in the Policy Schedule ascertained after the application of all other terms and conditions of this Policy including any condition of average (under-insurance)
2. Mysterious Loss &/or unexplained shortage unless specifically covered and mentioned in Policy Schedule;
3. Insured visit to the client's premises will not be considered as Exhibition.
4. Loss or damage during transit covered under section 2 (Stock in custody of Insured and Specified Person) and section 3 (Stock in Transit) if opted.

SECTION 5 – MONEY IN TRANSIT

1. For the amount of the Deductible/Excess specified in the Policy Schedule ascertained after the application of all other terms and

conditions of this Policy.

2. Loss of Money in Transit being transported other than as stated in the proposal form or as otherwise agreed in writing by the Company.
3. Consequential losses of any kind be they by way of loss of profit, business interruption, market loss or otherwise and any other legal liability of any kind.
4. Loss of any Money due to error or omission, unexplained losses.
5. Loss due to mysterious disappearances unless specifically covered and mentioned in the Policy Schedule.
6. Loss of Money carried by anyone other than the Insured or an Authorised Employee of the Insured.
7. Loss of Money where the Insured or his Authorised Employee is or is alleged to be involved as a principal or accessory, except loss due to fraud or dishonesty of the cash carrying employee of the Insured, occurring whilst in transit and discovered within 48 hours.
8. Money entrusted to any person (other than a full-time permanent employee of the Insured in employment of the Insured under an express contract of employment), agency or organisation engaged in the transportation of Money for third parties; Money carried under contract of affreightment, unless this is specifically agreed and mentioned in Your Policy Schedule.
9. Loss of money from an unattended vehicle.
10. Loss or damage whether direct or indirect arising from war (whether war be declared or not), war-like operations, act of foreign enemy, hostilities, civil war, rebellion, insurrections, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraint and/or detainment by the order of any government or any other authority.
11. Shortage due to error or omission or not identifiable with a specific event.
12. Any loss or damage caused by Riot, Strike and Malicious Damage unless specifically Insured.
13. Loss or damage due to earthquake, flood, volcanic eruption, storm, typhoon, hurricane, tornado, cyclone or other convulsion of nature or atmospheric disturbances.

14. Loss or damage due to ionising radiation or contamination by radioactive substance from any nuclear fuel or from any nuclear assembly or nuclear waste or from the combustion of nuclear fuel.
15. Loss due to or in any way contributed to by the Insured having knowingly permitted or caused or suffered anything to be done or not done whereby the risks hereby insured against were increased.
16. Any loss of or damage to any property, whether belonging to the Insured, an Employee or any third party.
17. Any personal or bodily or mental injury or suffering of any description.
18. Loss due to or in any way contributed to by the Insured having knowingly permitted or caused or suffered anything to be done or not done whereby the risks hereby insured against were increased.
19. Any loss not discovered within a period of 72 hours from its occurrence.

SECTION 6 –FIDELITY GUARANTEE

1. The amount of the Excess specified in the Policy Schedule ascertained after the application of all other terms and conditions of this Policy including any condition of average (under-insurance).
2. Any losses arising outside the geographical limit as specified in the Policy Schedule.
3. Any loss Discovered more than 12 months after the termination either of this policy or of the service of employee concerned.
4. Where there has been any change in the agreed system of check of accounting precautions without the Insurer's prior consent.
5. Any loss caused by an employee after discovery of his previous fraud or dishonesty.
6. Any losses such as stock taking shortages, trading losses, not caused by fraud or dishonesty.
7. Liability arising out of violation of any Rules and Regulation of the Government or Statutory authorities.
8. Any consequential losses of any kind like loss of profit, any loss not reflected in the Insured's books of account, loss of opportunity,

business interruption, market loss, loss of gain or potential income or gain which should have accrued to the Insured (including but not limited to interest and dividends).

9. Any legal liability of any kind.

10. Losses arising by usage of ATM, charge and credit cards and internet initiated or operated fraud or the wire transfer of monies to or from any natural person or entity.

11. Any additional expenses incurred by You towards preparation of documents for substantiating the claim.

12. Any fact or matter or circumstance of which You were, or ought reasonably to have been aware at the commencement of the Policy Period.

13. Loss of money due to any misfeasance, malfeasance or nonfeasance or breach of trust in relation to money by You.

14. In the event of fraud or dishonesty by an Employee that occurs after You have suspected or had reasonable cause to suspect him of fraud or dishonesty or after You became aware of an act of fraud or dishonesty by that Employee or any material fact bearing on the honesty of that Employee.

15. We are not liable for and no indemnity will be provided in respect of any loss arising in circumstances where:

- i. You carry on any business other than the Business specified in the Policy Schedule, and/or**
- ii. there is any material change in the facts and matters stated in the proposal, and/or**
- iii. the duties or terms of service of Employees differ from those described in the proposal, and/or**
- iv. the precautions and checks for ensuring the accuracy of Your accounts and stocks are not as described in the Your proposal**

16. Arising out of misappropriation of foreign currency by Your Employee.

17. By trading in securities or derivatives in Your name or otherwise and whether in a genuine or fictitious account.

SECTION 7**A- BHARAT SOOKSHMA UDYAM SURAKSHA**

We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:

1. i. Excess of ₹ 5,000 (Rupees Five Thousand) for each claim. This means that We will deduct ₹ 5000 (Rupees Five Thousand) for each and every loss suffered by You under the terms of this policy.
ii. For terrorism risk the excess shall be as per the clause attached to this policy.
2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
3. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.
4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
5. 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 Insured Events.
6. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.
7. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
8. Ionising radiation or contamination by radioactivity from any

nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.

9. **Pollution or contamination, unless**
 - i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or
 - ii. an Insured Event itself results from pollution or contamination.
10. **Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.**
11. **Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.**
12. **Loss or damage to any Insured Property removed from Your Premises to any other place, except**
 - i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,
 - ii. Stock covered under Clause (C) (4.3) of this Policy.
13. **Any reduction in market value of any Insured Property after its repair or reinstatement.**
14. **Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.**
15. **Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.**
16. **Costs, fees or expenses for preparing any claim.**

B- BHARAT LAGHU UDYAM SURAKSHA

- 1.i. **Excess of 5 % of each claim, subject to a minimum of ₹ 10,000 (Rupees Ten Thousand). This means that We will deduct 5 % of each claim, subject to a minimum of ₹ 10,000 (Rupees Ten Thousand) for each and every loss suffered by You under the terms of this policy.**
- ii. **For terrorism risk the excess shall be as per the clause attached to this policy.**
2. **Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.**
3. **Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.**
4. **Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.**
5. **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 Insured Events.**
6. **Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.**
7. **War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.**
8. **Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.**
9. **Pollution or contamination, unless**

- i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or
- ii. an Insured Event itself results from pollution or contamination.
- 10. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.
- 11. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.
- 12. Loss or damage to any Insured Property removed from Your Premises to any other place, except
 - i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,
 - ii. Stock covered under Clause (C) (4.2) of this Policy.
- 13. Any reduction in market value of any Insured Property after its repair or reinstatement.
- 14. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
- 15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
- 16. Costs, fees or expenses for preparing any claim.

C. Standard Fire and Special Peril Policy(Retail)

- 1. This Policy does not cover (not applicable to policies covering dwellings)
 - a) The first 5% of each and every claim subject to a minimum of Rs. 10,000 in respect of each and every loss arising out of "Act of God perils" such as Lightning, STFI, Subsidence, Landslide and

Rock slide covered under the policy.

- b) The first Rs. 10,000 for each and every loss arising out of other perils in respect of which the Insured is indemnified by this policy.**

The Excess shall apply per event per insured.

- 2. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.**
- 3. Loss, destruction or damage directly or indirectly caused to the property insured by**
 - a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel**
 - b. the radioactive toxic, explosives or other hazardous properties of an explosive nuclear assembly or nuclear component thereof**
- 4. Loss, destruction or damage caused to the insured property by pollution or contamination excluding**
 - a. pollution or contamination which itself results from a peril hereby insured against.**
 - b. Any peril hereby insured against which itself results from pollution or contamination.**
- 5. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000/-, goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the policy.**
- 6. Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.**
- 7. Loss, destruction or damage to any electrical machine, apparatus,**

fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion shall apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.

8. Expenses necessarily incurred on (i) Architects, Surveyors and Consulting Engineer's Fees and (ii) Debris Removal by the Insured following a loss, destruction, or damage to the Property Insured by an insured peril in excess of 3% and 1% of the claim amount respectively.
9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
10. 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.
11. Loss by theft during or after the occurrence of any insured peril except as provided under Riot, Strike and Malicious Damage cover.
12. Any Loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, Volcanic eruption or other convulsions of nature.
13. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

SECTION 9 – BURGLARY AND ROBBERY COVER

1. For the amount of the Deductible/Excess specified in the Policy Schedule ascertained after the application of all other terms and conditions of this Policy including any condition of average (under-insurance)

2. Valuables and stock and stock in trade, curios, sculptures, manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles, deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, cheques, Money, securities, or any other negotiable instrument.
3. In which the Insured, any Employee, or any other person lawfully on or about the Insured Premises is or is alleged to be in any way concerned or implicated.
4. Earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.
5. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority, riot, strike, or terrorist activities.
6. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
7. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
8. Any consequential losses of any kind be they by way of loss of profit, business interruption, market loss or otherwise, and any other legal liability of any kind.
9. Contents from any safe following the use of a key to gain access to the safe, or any duplicate thereof belonging to the Insured unless such key has been obtained by Robbery.
10. Any motorised vehicle or trailer of any type or description.
Loss or damage to electronic equipment's (unless specifically insured), Stock and Stock in Trade and Cash and Currency Notes.
12. Cover under Section 9 excludes loss, damage, cost, or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

13. Loss or damage due to theft, unless specifically agreed otherwise by us.

SECTION 10 – PORTABLE EQUIPMENT

- 1. Deductible, as mentioned in the Policy schedule, for each and every claim in respect of Laptops, Mobile Phones, I- Pads, I Pods and any other Portable Equipment specifically insured.**
- 2. Loss or damage to the property by or due to or arising from:**
 - a. Defective workmanship material or design, wear and tear depreciation, moth, vermin, process of cleaning, repairing, restoring, or renovating the action of light or atmospheric conditions or any other gradually operating cause.**
 - b. Manufacturing defects for which the manufacturer is responsible.**
 - c. Mechanical and/or electrical breakdown and/or derangement, overloading, or strain; overrunning excessive pressure, short circuiting and/or self-heating.**
 - d. Improper handling, dismantling, fitting adjustment, repair alteration or modification not approved by the makers/manufacturers and/or the agents of makers/manufacturers or use of such property contrary to the directives of the makers/manufacturers and/or their agents.**
 - e. Scratching and/or cracking and/or denting.**
- 3. Consequential loss of whatsoever nature.**
- 4. Loss or damage arising from detention, confiscation, destruction, or requisition by or under the order of any Government of public or local authority.**
- 5. Penalties of delay or detention or in connection with guarantees of performance or efficiency.**
- 6. Theft, loss or damage during the hire or loan of the instrument to a third party.**
- 7. Mysterious disappearance unless specifically covered and mentioned in the Policy Schedule.**
- 8. Loss or damage to any unattended item/equipment of the property**

insured as described in the Policy Schedule.

9. Loss or damage due to theft or attempted theft by any Employee of the Insured or loss or damage occasioned through the wilful act of the Insured or any Employee or the wilful act of any other person with a connivance of the Insured or any Employee.
10. Loss or damage directly or indirectly, occasioned by or happening through or in consequence of volcanic eruption or other similar convulsion of nature and atmospheric disturbance.
11. Loss or damage directly or indirectly, proximately, or remotely occasioned by or contributed to or traceable to or happening through in consequence of war, invasion, act of foreign enemy, hostilities, or war like operations (whether war be declared or not), civil war, civil commotion, mutiny, rebellion, revolution, insurrection, conspiracy, military, or usurped power.
12. Loss or damage directly or indirectly caused by or contributed to by or arising from ionizing radiations contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.
13. Any loss or damage to the property insured or to the general public and/or legal liability arising out of immoral or unethical use of the property insured.
14. Any loss or damage to portable equipment's outside India unless specifically Insured.
15. Electromagnetic Field (EMF) Exclusion: The Policy does not apply to, have no liability hereunder to the Insured in respect of personal injury, Bodily Injury or illness of a person, loss or damage to property or advertising liability arising out of exposure to any electric, magnetic and/or electromagnetic field of any frequency, whether the same be caused or allegedly caused by the Insured's power lines or otherwise.
16. Electronic Data Endorsement.

SECTION 11 – ELECTRONIC EQUIPMENTS

- 1. War, Invasion, Act of foreign Enemy, Hostilities or War Like operations (whether war be declared or not), Civil War, Rebellion Revolution, Insurrection Mutiny, Civil Commotion, Confiscation, commandeering a Group of Malicious persons or persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any government de-jure or de-facto or any public, municipal or local authority.**
- 2. Nuclear Reaction, Nuclear radiation or radioactive contamination.**
- 3. Wilful act or wilful negligence of the Insured or his representative.;**
- 4. Cessation of work whether total or partial.**
- 5. Cost Incurred/time involved in the movement of machinery and/or any other property and/or personnel outside the territorial limits of India other than the cost of delivery of replacements for machinery lost or damaged.**
- 6. Derangement of the Insured property not accompanied by damage otherwise covered by this policy.**
- 7. Loss of or damage to the property covered under this Section falling under the terms of the Maintenance Agreement.**
- 8. Loss destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices traveling at Sonic or Supersonic speeds.**

SECTION 12 – MACHINERY BREAKDOWN

The company shall not be liable under this section in respect of -

- 1. Loss, damage and/or liability caused by or arising from or in consequence, directly or indirectly of fire including extinguishment of a fire or clearance of debris and dismantling necessitated thereby, smoke, soot, aggressive substance, lightning, explosion of any kind (other than bursting or disruption of turbines, compressors, cylinders of steam engines, hydraulic cylinders or fly wheels or other apparatus subject to centrifugal force, internal pressure) theft, collapse of buildings, subsidence, landslide, rockslide water which**

escapes from water containing apparatus, flood, inundation, storm, tempest, earthquake, volcanic eruption or other Acts of God, impact of land borne or waterborne or airborne craft or other aerial devices and/or articles dropped there from.

2. Any loss or damage by fire within the electrical appliances and installation insured by this Policy arising from or occasioned by overrunning, excessive pressure, short circuiting, arcing, self heating or leakage of electricity, from whatever cause (lightning included), is covered; provided that this extension shall apply only to the particular electrical machine; apparatus fixture fitting or portions of the electrical installation so affected and not to other machines, apparatus, fixtures fittings or portions of the electrical installation which may be destroyed or damaged by fire so set up.
3. Loss damage and/or liability caused by or arising from or in consequence, directly of -
 - a) War, Invasion, Act of Foreign Enemy, Hostilities or war like operations (Whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Riot, Strike, Lockout and Malicious Damage, Civil Commotion, Military or Usurped Power, Martial Law, Conspiracy, Confiscation, Commandeering by a group of malicious persons or persons acting on behalf of or in connection with any political organisation, Requisition or Destruction or damage by order of any Government de-jure or de facto or by any Public, Municipal or Local Authority.
 - b) Nuclear reaction, nuclear radiation, or radioactive contamination.
4. Accident, loss, damage/and/or liability resulting from overload experiments or tests requiring the imposition of abnormal condition
5. Gradually developing flaws, defects, cracks, or partial fractures in any part not necessitating immediate stoppage, although at some future time repair or renewal of the parts affected may be necessary.

6. Deterioration of or wearing away or wearing out any part of any machine caused by or naturally resulting from normal use or exposure.
7. Loss, damage and/or liability caused by or arising out of the wilful act to wilful neglect or gross negligence of the Insured or his responsible representatives.
8. Liability assumed by the Insured by agreement unless such liability would have attached to the Insured notwithstanding such agreement.
9. Loss, damage and/or liability due to faults or defects existing at the time of commencement of this insurance and known to the Insured or his responsible representative but not disclosed to the Company.
10. Loss of use of the Insured's plant or property or any other consequential loss incurred by the Insured.
11. Loss, damage, and/or liability due to explosions in Chemical Recovery Boilers, other than pressure explosions for e.g. smelt, chemical, ignition, explosions etc.

SPECIAL EXCLUSIONS APPLICABLE TO SECTION 12: MACHINERY BREAKDOWN

1. The Excess, as stated in the Schedule, to be first borne by the insured out of each and every claim; where more than one item is damaged in one and same occurrence, the insured shall not, however, be called upon to bear more than the highest Excess applicable to any one such item;
2. Loss of or damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls; objects made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant, dowtherm) felts, endless conveyor belts or wires; sieves,

fabrics, heat resisting and anti-corrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic lining or coating of metal parts.

3. Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or contract

In any action, suit, or other proceeding where the Company alleges that by reason of the provisions of the exceptions or exclusions 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.

SECTION 13 – PUBLIC LIABILITY

1. assumed by the Insured by agreement and which would not have attached in the absence of such agreement.
2. arising out of earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance.
3. arising out of deliberate, wilful or intentional non-compliance of any statutory provision.
4. arising out of loss of pure financial nature such as loss of goodwill, loss of market, etc.
5.
 - (a) arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation, etc. and mental injury, anguish, or shock resulting there from;
 - (b) infringement of plans, copy-right, patent, trade name, trademark, registered design;
6. arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages.
7. directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution,

insurrection, terrorism or military or usurped power.

8. directly or indirectly caused by or contributed to by

(a) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;

(b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;

9. This Section does not cover liability for claims arising out of;

the ownership possession or use by or on behalf of the Insured of any motor vehicle or trailer for which compulsory insurance is required by legislation other than the following;

(a) claims caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer;

(b) claims arising beyond the limits of any carriageway or thoroughfare caused by the loading or unloading of any motor vehicle or trailer;

(c) claims for damage to any bridge, weighbridge, road or anything beneath caused by the weight of any motor vehicle or trailer or of the load carried therein;

(d) claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking.

10. transportation of materials and / or hazardous / dangerous substances outside Insured's premises unless specifically covered.

11. the ownership possession or use by or on behalf of the Insured of any aircraft, watercraft or hovercraft.

12. damage to property owned leased or hired or under hire-purchase or on loan to the Insured or otherwise in the Insured's care custody or control other than the

(a) premises (or the contents thereof) temporarily occupied by the Insured for work thereon or other property temporarily in the Insured's possession for work thereon (but no indemnity is granted for damage to that part of the property on which the Insured is working and which arises out of such work).

(b) employees and visitors clothing and personal effects.

(c)premises tenanted by the Insured to the extent that the Insured would be held legally liable in the absence of any specific agreement.

13. Injury and/ or Damage occurring prior to the Retroactive Date mentioned in the Policy Schedule.

Provided always that in the event of any Injury or Damage arising from continuous or continual inhalation, ingestion or application of any substance following the covered accident and where the Insured and company cannot agree when the Injury or Damage occurred, then:

(a)Injury shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of such Injury;

(b)Damage shall be deemed to have occurred when it first became evident to the claimant even if the cause was unknown;

14. the deliberate, conscious or intentional disregard of the Insured's technical or administrative management of the need to take all reasonable steps to prevent claims.

15.Injury to any person under the contract of employment or apprenticeship with the Insured their contractor(s) and/or Sub-Contractor(s) when such Injury arises out of the execution of such contract.

16. liability more specifically Insured elsewhere.

17. Any liability under the Public Liability Insurance Act 1991, any amendment thereto, or any other statute or law which attaches liability on a no fault basis.

18. Pollution of any kind.

19. Any Product.

for any claims where the Insured were aware of the circumstance or event which gave rise to the claim before the inception of this Policy.

21. for any financial loss or claim arising out of any act of negligence, error, mistake or omission in rendering or failing to render professional services, whether performed by the Insured or by others for whom the Insured is legally responsible.

22. any actual or alleged liability whatsoever, directly or indirectly caused by or resulting from or in consequence of or contributed to

by or arising out of asbestosis or any related disease (including cancer) resulting from the existence, production, processing, manufacture, sale, distribution, storage, deposit or use of asbestos, asbestos products and/or products containing asbestos in whatever form or quantity.

23. any actual or alleged loss of or damage to property or liability whatsoever, directly or indirectly caused by or resulting from or in consequence of or contributed to by or arising out of non-ionic radiation, including but not limited to Electro-Magnetic Fields and/ or Electro-Magnetic Interference.

24. for any claims arising outside the geographical limits as mentioned in the Policy Schedule.

25. in connection with dishonest/criminal acts of employees or persons working for/on behalf of the Insured.

26. prior and pending losses.

27. caused by, whatsoever nature directly or indirectly, resulting from or in connection with:

a. Employers Liability & Employment Practices Liability;

b. Professional Liability;

c. Mold, fungi, mildew, spore or mycotoxins of any kind;

d. Insured vs. Insured claims;

e. Damage to alienated premises;

f. Libel and Slander;

g. Advertising injury;

h. Assault and Battery;

i. Property under care, control and/or custody of the Insured;

j. Offshore risk;

k. Toxic waste

28. arising out of consumption of food, beverage and/or any other edible items supplied by the Insured in the Insured's premises, unless specifically covered.

29. arising out of Industrial seepage, pollution and contamination, unless specifically covered.

30. any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection Strike, riots and

civil commotion regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

31. for Bodily Injury or Property Damage arising out of or with respect to or in relation to the furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol and/or any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages and/or causing or contributing to the intoxication of any person.

SECTION 14 – SIGN BOARD

Specific Exclusion applicable to Section I: LOSS OF OR DAMAGE TO SIGN BOARD

We are not liable to make any payment under this Section in respect of following, unless specifically agreed and mentioned in Your Policy Schedule:

- 1. The fusing or burning out of any bulbs and/or tubes arising from short-circuiting or arcing or any other mechanical or electrical breakdown or faults.**
- 2. Mechanical or Electrical Breakdown failures or breakages and/or over-running, over-heating, over-loading or strain.**

Specific Exclusion applicable to Section II: Third Party Liability

We are not liable to make any payment under this Section in respect of following, unless specifically agreed and mentioned in Your Policy Schedule:

- 1. Death of or Bodily Injury to any person under contract of employment or apprenticeship of the Insured arising out of and in the course of such employment.**
- 2. Death of or Bodily Injury to Insured's Contractors and/or Sub-Contractors, when such injury arises out of the executing of such**

contract.

3. Damage to property belonging to or held in trust by or in the custody or control of the Insured.

EXCLUSIONS (Applicable to Section I – Loss of or Damage to Sign Board and Section II – Third Party Liability)

1. For the amount of the Deductible/Excess specified in the Policy Schedule ascertained after the application of all other terms and conditions of this Policy.
2. Breakage of lettering, unless the same is accompanied by the loss, destruction, damage to the Sign Board.
3. Loss of or Damage or Breakage to frame or framework of any type unless specifically agreed and mentioned in Your Policy Schedule.
4. Any damage to the Sign Board that existed before the Policy Inception i.e. any Pre-existing damage.
5. Loss or Damage due to gradual deterioration, deformation, distortion, wear and tear, the cost of normal upkeep and normal maintenance.
6. Any loss or damage caused wilfully or knowingly by You or Your Employee or Family Member.
7. Any loss or damage in which You or any person acting on Your behalf is involved or implicated.
8. Loss due to or in any way contributed to by the Insured having knowingly permitted or caused or suffered anything to be done or not done whereby the risks hereby insured against were increased.
9. Damage arising from the Sign Board being worked upon in any manner, including but not limited to repair, cleaning, maintenance or during its removal or replacement or erection or in the course of alteration to the Insured Premises or Location.
10. Damage to the Sign Board that is not completely and securely fixed.
11. Disfiguration, scratching, cracking or chipping unless part of

- fracture extending through the entire thickness of the Sign Board.
12. The cost of embossing, silvering, lettering, curving or ornamental work of any kind, unless specifically disclosed, agreed and mentioned in Your Policy Schedule.
 13. Confiscation or detention by the order of any Government or Public Authority.
 14. Consequential losses (including but not limited to loss of profit, business interruption, market loss).
 15. Legal liability of any kind, except to the extent covered under “Section II – Third Party Liability”, if opted by You.
 16. Any Loss or Damage or Liability arising due to defective design or workmanship by the manufacturer or supplier.
 17. Loss or damage or Liability directly or indirectly arising from war (whether war be declared or not), war-like operations, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrections, mutiny, commandeering a group of malicious persons or persons acting on behalf of or in connection with any political organisation, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraint and/or detainment by the order of any government or any other authority.
 18. Loss or damage or Liability due to ionising radiation or contamination by radioactive substance from any nuclear fuel or from any nuclear assembly or nuclear waste or from the combustion of nuclear fuel.

SECTION 15 -PLATE GLASS

1. For the amount of the Deductible/Excess specified in the Policy Schedule ascertained after the application of all other terms and conditions of this Policy.
2. Any loss or damage occasioned by or arising from any consequence of fire, explosion, gas, and heat.
3. Any loss or damage occasioned by or arising from Earthquake,

flood, storm, cyclone, volcanic eruption, or other convulsions of nature or atmospheric disturbances.

4. Any loss or damage occasioned by or arising from or in connection with riot or strike and malicious damage.
5. Any Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speed.
6. Cracked, scratched, or imperfect Plate Glass.
7. Any damage to the Plate Glass that existed before the Policy Inception i.e. any Pre-existing damage.
8. Any loss or damage caused wilfully or knowingly by the Insured or his Employees, or any loss or damage in which the Insured or any person acting on his behalf is involved or implicated.
9. Loss due to or in any way contributed to by the Insured having knowingly permitted or caused or suffered anything to be done or not done whereby the risks hereby insured against were increased.
10. Any loss or damage during the course of any alteration, removal or repair to the Plate Glass.
11. Breakage of Plate Glass that is not completely and securely fixed.
12. Disfiguration or scratching or damage of Plate Glass other than fracturing extending through the entire thickness of glass.
13. Damage caused to the frame or framework without any damage to the Plate Glass.
14. Consequential losses including but not limited to loss of profit, business interruption, market loss and legal liability of any kind.
15. Embossing, silvered, lettered, ornamental, curved or any glass whatsoever other than plain and ordinary quality, unless specifically

stated otherwise in the Policy Schedule.

16. Loss or damage whether direct or indirect arising from war whether war be declared or not, war-like operations, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrections, mutiny, commandeering a group of malicious persons or persons acting on behalf of or in connection with any political organisation, civil commotion, military or usurped power, seizure, capture, confiscation, arrests, restraint and/or detainment by the order of any government or any other authority.

17. Loss or damage due to ionising radiation or contamination by radioactive substance from any nuclear fuel or from any nuclear assembly or nuclear waste or from the combustion of nuclear fuel.

SECTION 16 – EMPLOYEE’S COMPENSATION

1. For Injury caused to Employee by accident directly or indirectly caused by or arising from or in consequence of or attributable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, mutiny, insurrection, rebellion, revolution or military or usurped power, nuclear weapons material, ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

2. For Injury caused to Employee by accident directly or indirectly caused by or arising from or in consequence of or attributable to any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, unless this exclusion is specifically waived by the Company and mentioned in the Policy Schedule.

For the purpose of this exclusion, an act of terrorism means an act or series of acts, 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 organisation(s) or government(s), or unlawful associations,

recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, 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 for such purposes.

3. Accident occurring at any other place than the Place or Places of Employment specified in the Policy Schedule, unless the Employee was at such other place whilst on duty for the purpose of the Business and on the directions of the Insured or any of its official authorized to exercise control and supervision over the Employee.
4. For Occupational diseases contracted by an Employee, unless specifically agreed and mentioned in Your Policy Schedule
5. For interest and/or penalty imposed on the Insured under any law or otherwise.
6. Under any Law for medical expenses in connection with treatment of any injury sustained by an Employee, unless specifically agreed and mentioned in Your Policy Schedule.
7. For persons employed in the Business under a Contractor or Sub-Contractor of the Insured unless specifically covered in the Policy Schedule.
8. For Injury sustained by person whilst in the employment of the Insured in business other than what is mentioned in this Section or in respect of employee/s who are not specifically mentioned in the Policy Schedule.
9. Assumed by agreement which would not have attached in the absence of such agreement.
10. For any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party
11. For any Accident occurring whilst the Employee is under the influence of intoxicating liquor or drugs.
12. For any incapacity or death of an Employee resulting from his/her deliberate self-injury or the deliberate aggravation of an accidental

Injury.**SECTION 17 – BOILERS POLICY**

- 1) **Loss, damage and/or liability caused by or arising from or in consequences, directly or indirectly, of Fire (arising from explosion or collapse or any other cause whatsoever) including extinguishment of a fire or clearance of debris and dismantling necessitated thereby, smoke, soot, aggressive substance, lightning, theft, collapse of buildings, subsidence, landslide, rockslide, water which escapes from water containing apparatus, flood, inundation, storm, tempest, earthquake, volcanic eruption or other Acts of God, impact of land borne, waterborne, or airborne craft or other aerial devices and/or articles dropped therefrom.**
- 2)
 - a) **War Invasion, Act of Foreign Enemy, Hostilities or War like operations (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Riot, Strike, Lock out and Malicious Damage, Civil Commotion, Military or Usurped power, Martial law, Conspiracy, Confiscation, Commandeering a group of Malicious Person or persons acting on behalf of or in connection with any Political Organisation. Requisition or Destruction or damage by order of any Government de jure or de facto or by any Public, Municipal or Local Authority.**
 - b) **Nuclear reaction, nuclear radiation, or radioactive contamination.**
- 3) **Accident, loss, damage and/or liability resulting from overload experiments or tests requiring the imposition of abnormal conditions.**
- 4) **Gradually developing flaws, defects, cracks, or partial fractures in any part not necessitating immediate stoppage although at some future time repair or renewal of the parts affected may be necessary.**
- 5) **Defects due to the wearing away or the wasting of the materials of a Boiler or a Pressure Plant whether by leakage, corrosion or by the action of the fuel or otherwise, the grooving or the fracturing of any**

of the parts of a Boiler or Pressure Plant or for deterioration generally or for the development of cracks, blisters, lamination and other flaws or fractures, failures of joint within the range of steam or feed pipes, or for bulging and deformation due to overheating of tubes (unless such defects, fracture, failure or bulging result in explosion or collapse) or for the cracking of section of cast-iron heating boilers or other vessels constructed of cast iron.

- 6) The failure of individual tubes in Boilers of the water tube locomotive or other multitubular types, in Super heaters or in Economizers (unless such defects result in explosion or collapse).
- 7) Loss or damage to the insured plant or property and/or liability arising during and occasioned by the application of steam hydraulic or any other test of this plant as specified by Inspecting Authority or otherwise.
- 8) Loss or damage and/or liability caused by or arising out of the wilful act or wilful neglect or gross negligence of the Insured or his responsible representatives.
- 9) Liability assumed by the Insured by agreement unless such liability would have attached to the Insured notwithstanding such agreement.
- 10) Loss or damage and/or liability due to faults or defects existing at the time of commencement of this insurance and known to the Insured or his responsible representatives but not disclosed to the Company.
- 11) Loss of use of the Insured's plant or property or any other consequential loss incurred by the Insured.
- 12) Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or under contracts.

In any action, suit or other proceeding where the Company alleges that by reason of the exceptions or exclusions 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.

		Any other Specific exclusion mentioned in Policy Schedule.	
10.	Special Conditions and Warranties (if any)	Special Conditions and Warranties will be as per your Policy Schedule/COI.	
11.	Admissibility of Claim	<p><u>Admissibility of Claim</u></p> <p>The claim will be admissible only if loss/damage of the property due to below coverages:</p> <ul style="list-style-type: none"> • Stock in insured premises • Stock in custody of the insured and specified persons • Stock in transit • Stock in exhibition • Money in transit • Fidelity guarantee • Any other peril except for the exclusions mentioned in policy wordings including both specific and general exclusion. <p><u>Reporting of Loss Occurrence</u></p> <p>Call our Helpline numbers 1800-258-5956 or Email us - hello@godigit.com. Notice shall be given to the Company immediately upon the occurrence of any loss or damage in the event of any claim. Thereafter You shall give all such information and assistance as the Company shall require.</p> <p><u>Reasonable Care</u></p> <p>The Insured shall take all reasonable precautions for the safety of the Property as regards selection and supervision of Employees, securing all doors and windows and other means of entrance or exit otherwise and shall not withdraw or vary the protection and/or safeguards as are referred to in the proposal form to the detriment of the interest of the Company without its consent.</p> <p><u>Situations where your Claim might get Rejected:</u></p> <ul style="list-style-type: none"> • Due to exclusions mentioned in the Policy Wordings. Please refer exclusions provided in the Policy Wordings. 	11. General Condition

		<p><u>Sample Claim Calculation process</u></p> <p>Value of stocks (Gold, Diamond and Others) in the shop - Rs. 10,00,000</p> <p>Sum insured Opted - Rs 10,00,000</p> <p>Deductible/ Excess – INR 25000 (Voluntary Deductible of 5%)</p> <p>Loss of stocks during the Policy Period – INR 5,00,000</p> <p>Total Admissible claim amount as per Policy terms and Condition – INR 5,00,000-INR 25000</p> <p>Claim payable under the policy – INR 4,75,000</p> <p>(Please Note: Above mentioned calculation is for sample purpose, it may vary on claim-to-claim basis, nature of claim and as per the terms and conditions mentioned in Your policy schedule)</p>	
12.	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll free Number: 1800-258-5956 • Email: hello@godigit.com • You can connect with our customer service team at the time of occurrence of loss/ damage for its intimation. • TAT (turn around time) for settlement of the claim will depend on the nature of claim. <p>In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as per the rate specified in prevailing regulatory provision.</p>	
13.	Grievance Redressal and Policyholders Protection	<p>The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800-258-5956 or you may email to the customer service desk at hello@godigit.com. After investigating the matter internally and subsequent closure, we will send our response.</p> <p>If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at grievance@godigit.com</p> <p>For updated details of grievance officer, kindly refer the link: → Click Here</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management</p>	6. Customer Grievance Redressal Policy

		<p>System- https://irdai.gov.in/igms1 If you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.</p>	
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. • Disclosure of other material information during the policy period. 	