



Zuno Erection All Risks Insurance Policy - Commercial policy wording

Zuno Erection All Risks Insurance Policy - Commercial

Policy Wording

WHEREAS the insured named in the Schedule hereto had made to Zuno General Insurance Limited, (hereinafter called "the Company") a written proposal by completing a Proposal Form which together with any other statements made in writing by the insured for the purpose of this Policy, is deemed to be incorporated herein.

NOW THIS POLICY OF INSURANCE WITNESSETH

that subject to and in consideration of the Insured having paid to the Company, the premium mentioned in the said Schedule and subject to the terms, exclusions, provisions and conditions contained herein or endorsed hereon the company will indemnify the Insured against sudden and unforeseen physical loss of or damage to the property insured in the manner and to the extent hereinafter provided.

GENERAL EXCLUSIONS -

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

- a) War, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, civil commotion, military or usurped power, martial law, conspiracy, 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 by any public, municipal or local authority.
- b) Nuclear reaction, nuclear radiation or radioactive contamination.
- c) Wilful act or wilful negligence of the Insured or of his responsible representative
- d) Cessation of work whether total or partial.
- e) Terrorism Damage Exclusion Warranty:

This policy 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.

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.

This exclusion also includes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

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

K) PERIOD OF COVER –

The liability of the Company shall commence, (notwithstanding any date to the contrary specified in the Schedule) only from the time after the unloading of the property specified in the Schedule from any conveyance at the site specified in the schedule and shall continue until immediately after the first test operation or test loading is concluded (whichever is earlier) but in no case beyond four weeks from the day on which after completion of erection a trial running is made and/or readiness for work is declared by the erectors/contractors, whichever is earlier. If however, a part of a plant or one or several machine/s is/are tested and put into operation the cover and consequently the liability of the Company for that particular part of the plant or machine ceases whereas it continues for the remaining parts which are not yet ready.

In case after the expiry of four weeks of trial running, approval of the plant or any part thereof is not given by the concerned Authorities the cover for the extended period of further trial running can be covered at extra premium to be arranged before hand. If the actual erection period is shorter than the period indicated in the Schedule, no refund of premium shall be allowed, unless specifically allowed by Insurers.



In the case of second-hand/used property, the insurance hereunder shall however, cease immediately on the commencement of the testing.

At the latest, the insurance shall expire on the date specified in the Schedule but if the work of erection and test operations included in the insurance is not completed within the time specified hereunder, the company may extend the period of Insurance but the Insured shall pay to the Company additional premium at agreed rates.

GENERAL CONDITIONS -

1. The due observance and fulfillment of the terms of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the questionnaire and proposal made by the Insured shall be a condition precedent to any liability of the company

2. The Schedule and the Section(s) shall be deemed to be incorporated in and form part of this policy and the expression "this Policy" wherever used in this contract shall be read as including the Schedule and the Section(s). Any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule or of the Section(s) shall bear such meaning wherever it may appear.

3. The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss, damage or liability and comply with statutory requirements and manufacturers' recommendations.

4(a) Representatives of the Company shall at any reasonable time have the right to inspect and examine the risk and the Insured shall provide the representatives of the company with all details and information necessary for the assessment of the risk.

b) The Insured shall immediately notify the Company by telephone and also in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require and the scope of cover and/or premium shall, if necessary be adjusted accordingly.

No material alteration shall be made or admitted by the Insured whereby the risk is increased unless the continuance of the Insurance be confirmed in writing by the Company.

5. In the event of any occurrence, which might give rise to a claim under this Policy, the Insured shall -

a) immediately notify the Company by telephone as well as in writing giving an indication as to the nature and extent of loss or damage.

b) take all steps within his power to minimize the extent of the loss or damage

c) preserve the parts affected and make them available for inspection by a representative of the company or surveyor deputed by the Company.

d) furnish all such information and documentary evidence as the company may require.

e) inform the police authorities in case of loss or damage due to theft or burglary.

The Company shall not in any case be liable for loss, damage or liability of which no notice has been received by the company within 14 days of its detection.

Upon notification being given to the Company under this condition, the Insured may carry out the repair or replacement of any minor damage not exceeding Rs 7,500/-. In all other cases a representative of the company shall have the opportunity of inspecting the loss or damage before any repairs or alterations are affected. If a representative of the company does not carry out the inspection within a period of time which could be considered as adequate under the circumstances the Insured is entitled to proceed with the repairs or replacement.

The liability of the Company under this Policy in respect of any item sustaining damage shall cease if said item is not repaired properly without delay.

6. The Insured shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or required by the Company in the interest of any rights or remedies, or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the company shall be or would become entitled or subrogated upon their paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the company.

7. If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator, to be appointed in writing by the parties to or, if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three Arbitrators comprising of two Arbitrators - one to be appointed by each of the parties to the dispute/difference, and the third Arbitrator to be appointed by such two Arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such Arbitrator/Arbitrators of the amount of the loss or damage shall be first obtained.

8. If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no action or suit is commenced within three months after such rejection or, in case of arbitration taking place as provided therein, within three months after the Arbitrator or Arbitrators or Umpire have made their award, all benefit under this Policy shall be forfeited.

9. If at the time any claim arises under this Policy there be any other insurance covering the same loss, damage or liability the company shall not be liable to pay or contribute more than their rateable proportion of any claim for such loss, damage or liability.

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

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

This insurance may also at any time be terminated at the option of the Company, by sending fifteen days' written notice by recorded delivery to the insured at insured's last known address as per the Company records, on the grounds of misrepresentation, fraud, non-disclosure of material facts, non-cooperation or any other reason not stated herein. In the event of cancellation of this Policy on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation, the policy shall stand cancelled ab-initio and there will be no refund of premium.

And in the event the policy is cancelled by the company on grounds, other than misrepresentation, fraud, non-disclosure of material facts or non-cooperation, the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.

SECTION I - MATERIAL DAMAGE

The Company hereby agrees with the Insured (subject to the exclusions and conditions contained herein or endorsed hereon) that if, at any time during the period of insurance stated in the said Schedule, or during any further period of extension thereof the property (except packing materials of any kind) or any part thereof described in the said Schedule be lost, damaged or destroyed by any cause, other than those specifically excluded hereunder, in a manner necessitating replacement or repair the Company will pay or make good all such loss or damage up to an amount not exceeding in respect of each of the items specified in the Schedule the sum set opposite thereto and not exceeding in the whole the total sum insured hereby -

The Company will also reimburse the Insured for the cost of clearance and removal of debris following upon any event giving rise to an admissible claim under this policy but not exceeding in all the sum (if any) set opposite thereto in the Schedule.

L) EXCLUSION TO SECTION I -

The Company, shall not, however, be liable for -

- a) the first amount of the loss arising out of each and every occurrence shown as Excess in the Schedule;
- b) loss discovered only at the time of taking an inventory;
- c) normal wear and tear, gradual deterioration due to atmospheric conditions or otherwise, rust, scratching of painted or polished surfaces or breakage of glass;
- d) loss or damage due to faulty design, defective material or casting, bad workmanship other than faults in erection.

This exclusion shall be limited to the items immediately affected and shall not be deemed to exclude loss or damage to other insured items resulting from such excluded perils;

- e) the cost necessary for rectification or correction of any error during erection unless resulting in physical loss or damage;
- f) loss of or damage to files, drawings, accounts, bills, currency, stamps, deeds, evidence of debt, notes, securities cheques, packing materials such as cases, boxes, crates;
- g) any damage or penalties on account of the Insured's non- fulfillment of the terms of delivery or completion under his Contract of Erection or of any obligations assumed thereunder including consequential loss of any kind or description or for any aesthetic defects or operational deficiencies.

PROVISIONS APPLYING TO SECTION I –

Memo 1. SUM INSURED –

It is a requirement of this insurance that the Sum of Insurance stated in the Schedule shall not be less than the completely erected value of the property inclusive of freights, customs duty, erection cost and the Insured undertakes to increase or decrease the amount of insurance in the event of any material fluctuation in the level of wages or prices. Provided always that such increase or decrease shall take effect only after the same has been recorded on the Policy by the Company.

If, in the event of the occurrence of a loss, or damage it is found that the Sum Insured representing the completely erected value of the property and/or of particular items involved is less than the amount required to be insured the amount recoverable by the Insured under the Policy shall be reduced in such proportion as the Sum Insured bears to the amount required to be insured.

M) Memo 2. PREMIUM ADJUSTMENT –

The sum insured under the Policy representing the completely erected value of the plant machinery/project shall be adjustable at completion of erection on the basis of the actual values to be declared by the insured in respect of freight and handling charges, customs dues and costs of erection and the difference in premium shall be met with by payment, at the rate agreed to or by the insured as the case may be. Any increase or decrease in prime cost of Plant and Equipment shall not be the subject matter of premium adjustment.

N) Memo 3. BASIS OF LOSS SETTLEMENT -

In the event of any loss or damage the basis of any settlement under this Policy shall be -

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

However, only to the extent the costs claimed has to be borne by the Insured and to the extent they are included in the Sum Insured and provided always that the provisions and conditions have been complied with.

All damages which can be repaired shall be repaired, but if the cost of repairing any damage equals or exceeds the value of the items immediately before the occurrence of the damage the settlement shall be made on the basis provided for in (b) above.

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

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

Extension of Cover – Any extra charges incurred for overtime, work on holidays, express freight (including air freight), are not covered by this insurance, unless agreed upon at an additional premium.

In the event of loss or damage the insurance shall notwithstanding be maintained in force during the period of insurance for the sum insured, the insured undertaking to pay a pro-rata additional premium of the full amount of each claim for the loss or damage from the date of such loss to the expiry of the period of insurance.

Memo 4. CONSTRUCTION PLANT AND MACHINERY -

Loss of or damage to Construction Plant and Machinery excludes loss or damage directly caused by its own explosion or its own mechanical or electrical breakdown or derangement.

O) Memo 5 - SURROUNDING PROPERTY -

Loss or damage to property located on or adjacent to the site and belonging to or held in care, custody or control of the Principal(s) or the Contractor (s) shall only be covered if occurring directly due to the erection, construction or testing of the items insured under Section I and happening during the period of cover, and provided that a separate Sum therefore has been entered in the Schedule under Section I, Item 5 for Principal's specified surrounding property. This cover does not apply to construction/erection machinery, plants and equipment.

Memo 6 – MAJOR PERILS/ACTS OF GOD CLAIMS -

The Major Perils/Acts of God Claims shall mean the claims arising out of-

- a) Earthquake - Fire & Shock
- b) Landslide/Rockslide/Subsidence,
- c) Flood/Inundation,
- d) Storm/Tempest/Hurricane/Typhoon/Cyclone/lightning or other atmospheric disturbances.

SECTION II - THIRD PARTY LIABILITY

The Company will indemnify the Insured against -

- a) Legal liability for accidental loss or damage caused to property of other persons including property held in trust by or under custody of the Insured for which he is responsible excluding any such property used in connection with erection thereon;
- b) Legal liability (liability under contract excepted) for fatal or non-fatal injury to any person other than the Insured's own employees or workman or employees of the owner of the works or premises or other firms connected with any other erection work thereon, or members of the Insured's family or of any of the aforesaid; directly consequent upon or solely due to the erection of any property described in the Schedule.

Provided that the total liability of the Company during the period of Insurance under this clause shall not exceed the limits of Indemnity set opposite thereto in the Schedule.

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

- a) all cost and expenses of litigation recovered by any claimant from the Insured, and
- b) all costs and expenses incurred with the written consent of the Company.

The exclusion contained in paragraphs (d), (f) & (g) in Section I of this Policy shall apply to this Section also.

EXCLUSIONS TO SECTION II -

The Company will not indemnify the Insured in respect of -

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

CONDITIONS APPLYING TO SECTION II -

1. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company who shall be entitled if they so desire, to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute for their own benefit in the name of the Insured any claim for indemnity or damage or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.

2. The Company may, so far as any accident is concerned, pay to the Insured the limit of indemnity for any one accident, any one period, but deducting therefrom in such case any sum/s already paid as compensation in respect thereof or any lesser sum for which the claim or claims arising from such accident can be settled and the company shall thereafter be under no further liability in respect of such accident under this section.

Add-On/Clause/Endorsement Wording

1. CIVIL ENGINEERING WORKS –

It is hereby declared and agreed, subject to the exceptions contained herein, or endorsed hereon, that this Policy is extended to cover the risks of loss or damage to property brought on to the Site of Erection for the performance of the erection contract, details of which are stated as under –

- a) All permanent Civil Engineering Works such as buildings, foundations earthwork including materials for the constructions thereon,
- b) All temporary works such as buildings, sheds

PROVIDED that the following exclusions shall apply -

- i) loss or damage directly caused by defective workmanship material, or design or wear and tear,
- ii) loss or damage directly caused by mechanical breakdown or derangement,
- iii) loss or damage directly caused by deterioration due to lack of use or obsolescence,
- iv) any loss of property either by disappearance or by shortage if such disappearance or shortage alone is revealed during and after an inventory is made,
- v) Cessation of work whether total or partial,
- vi) loss, destruction or damage of accounts, bills, currency stamps, deeds, evidence of debt, money, notes or securities.

The exclusions of loss or damage caused by (i), (ii) and (iii) above shall be limited to the machine structure or work immediately affected and shall not extend to other work or the property lost or damaged in consequence of the defect, wear & tear, breakdown, derangement or deterioration, subject to the Condition that: -

The Insured shall take all reasonable precautions in the selection of labour and to maintain in efficient condition all tools and equipments used in connection with performance of this erection contract.

Provided that all the conditions of this Policy shall apply in all respects to the Insurance granted by this extension save in so far as the same are expressly varied hereby and any reference to loss or damage in the conditions of the Policy shall be deemed to include the perils hereby insured against.

2. ENDORSEMENTS FOR FIRE / EXPLOSION CLAIMS AND FIRE FIGHTING-

I) Applicable for all risks including hydrocarbon-processing risks. [Complying with only minimum Requirements of i.e. 11A I (I to XII)].

Attached to and forming part of the Policy Number _____

Notwithstanding the conditions, provisions and other endorsements of the Policy, it is agreed and understood that the company shall indemnify the Insured in respect of any loss or damage caused by Fire/Explosion only if the following requirements are fulfilled.

i) One portable fire extinguisher of Soda Acid or water type for every 300 sq. m of storage/erection site area or small bore hose reels as per Section 4 of F.P. Manual shall be provided. The location of fire extinguishers shall be conspicuously marked by clearly visible signs. Checking and maintenances at regular intervals shall be recorded.

ii) Trained fire fighting squad shall be maintained for the site.

iii) Watch and Ward facility shall be provided round the clock at the site.

iv) One fire engine of 400 GPM x 100 PSI shall always be stationed at site.

Note - Not applicable to policy with Sum Insured upto Rs 50 Crores.

v) Materials and equipments stored in buildings (sheds) or in open area shall be divided into sub-units with the value, which shall not exceed 10 % of the sum insured or Rs 50 Crores whichever is less. Wherever value of a single equipment stored exceeds this limit, its value, shall be taken as the limit. The sub-units in open area shall be separated from each other by a distance of at least 15 meters.

In case of storage buildings, firewalls of 9" thickness carried upto roof shall be erected without any wall openings between the sub-units.

vi) Packing materials, scaffolding etc. combustible materials and liquids and explosive substances should be stored at a 30 M safe distance from other buildings, plants and stores.

vii) Utmost attention should be paid to good housekeeping such as -

- Orderly storage;
- Periodic removal of combustible packing material, either by burning on site at a safe distance of 100 M away or removal from the site;
- Clean - up of site at least once a week.

viii) Open flame work (welding, cutting etc.) requires utmost caution. All combustible materials lying about must be removed or covered.

ix) Grass and/or any other vegetation in and around the site are regularly removed.

x) "No smoking" rules must be enforced in areas exposed to fire (stores etc.) and in the vicinity of hazardous operations.

xi) Living quarters should be well separated (100 M away) from construction site.

It is further agreed and understood that the company shall not be liable for 10 % of the claim amount subject to a minimum of Rs ____ (which corresponds to the deductible for claims during the testing period) for each and every claim on account of Fire/Explosion.

II) Applicable for all risks including hydrocarbon-processing risks (wherever discount for fire fighting facilities are granted) -

Notwithstanding the conditions, provisions and other endorsements of this Policy, it is agreed and understood that the company shall indemnify the Insured in respect of any loss or damage caused by Fire/Explosion only if the following requirements are fulfilled.

i) One portable fire extinguisher of Soda Acid or water type for every 300 sq. m storage/erection site area or small bore hose reels as per Section 4 of F.P. Manual shall be provided. The location of fire extinguishers shall be conspicuously marked by clearly visible signs. Checking and maintenance at regular intervals shall be recorded.

ii) One fire engine or two trailer pumps of 400 GPM x 100 PSI shall be provided for every 10,000 sq. m of largest storage site with maximum of two fire engines or 4 trailer pumps. In case of Trailer pumps vehicular arrangements shall be available for towing them.

iii) Static water tanks of at least 10,000 gallons capacity shall be provided, which shall be so placed that no part of storage/erection site lies beyond 100 M of at least 2 tanks (50 M in case of storeyed structures).

OR

Alternatively a temporary hydrant system with at least 4" dia hydrant shall be laid which shall always be pressurised to 1.0 KSC from where Fire Engines/Trailer pumps can draw their supply from a double hydrant (DH). Each DH may be taken as equivalent to a static water tank described above. Pumping capacity of the general water supply shall not be less than the aggregate pumping capacity of trailer pumps and/or fire engine. Storage of general water supply shall be in excess of 1,00,000 litres.

iv) 36 hoses, 15 M long and 18 nozzles shall be provided to ensure that all parts of the contract works can be reached with water.

v) Trained fighting squad consisting of at least 8 persons per shift shall be maintained at the site.

vi) Plans giving detailed proposal shall be submitted for prior approval of the committee. The risk shall be inspected by TAC Engineers before sanctioning of above discount.

vii) Watch and Ward facility shall be provided round the clock at the site.

viii) Materials and equipments stored in buildings (sheds) in open area shall be divided into sub-units with the value, which shall not exceed 10% of the sum insured or Rs 50 Crores whichever is less. Wherever value of a single equipment stored exceeds this limit, its value, shall be taken as the limit. The sub-units in open area shall be separated from each other by a distance of at least 15 metres.

In case of storage buildings, firewalls of 9" thickness carried upto roof shall be erected without any wall openings between the sub-units.

ix) Packing materials, scaffolding etc. combustible materials and liquids and explosive substances should be stored at a 30 M safe distance from other buildings, plants and stores.

x) Utmost attention should be paid to good housekeeping such as -

· Orderly storage;

· Periodic removal of combustible packing material, either by burning on site at a safe distance of 100 M away or removal from the site;

· Clean - up of site at least once a week.

xi) Open flame work (welding, cutting etc.) requires utmost caution. All combustible materials lying around must be removed or covered.

xii) Grass and/or any other vegetation in and around the site are regularly removed.

xiii) "No smoking" rules must be enforced in areas exposed to fire (stores etc.) and in the vicinity of hazardous operations.

xiv) Living quarters should be well separated (100 M away) from construction site.

It is further agreed and understood that the company shall not be liable for 5 % of the claim amount subject to a minimum of Rs _____ (which corresponds to the deductible for claims during testing period) for each and every claim on account of Fire/Explosion.

3. ENDORSEMENT REGARDING CROSS LIABILITY COVER –

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon and subject to the insured having paid the agreed extra premium, the Third party Liability Cover of the policy shall apply to the insured parties named in the Schedule as if a separate policy had been issued to each party, provided the Company shall not indemnify the insured under the Endorsement in respect of liability for –

(i) loss of or damage to items insured or insurable under Section 1 of the policy even if not recoverable due to excess or any limit, (ii) fatal or non-fatal injury or illness of employees or workmen who are or could have been insured under workmen's compensation and/or employer's liability insurance.

(iii) The Insurer's total liability in respect of the insured parties shall not however exceed in the aggregate for any one accident or series of accidents arising out of one event the limit of indemnity stated in the Schedule.

4. ENDORSEMENT REGARDING ESCALATION -

In consideration of the payment of an additional premium of Rs _____. It is hereby declared and agreed that the Company shall provide for escalation in Sum Insured under items of Section I of the schedule attached to the policy upto _____% of the Original Site value, the basis of claim settlement shall be the original Site value of effected equipment plus increase in cost of replacement, if any, provided that the increase in the value of such equipment does not exceed _____% of the original site value.

It is also hereby declared and agreed that in the event of a claim the insured would be considered as fully insured upto the Sum Insured inclusive of _____% increase as per selected escalation and under-insurance would apply only in the event of the cost of replacement of the effected equipment exceeding the original value of selected _____% towards escalation.

It is however understood and agreed that the premium collected against price escalation herein above shall not be subject to refund the premium adjustment clause in the memo 2 of the policy.

It is further understood and agreed that in case of additional premium chargeable during final adjustment, additional escalation premium will be charged to the insured but in case of any premium refundable during final adjustment no refund shall be allowed against the escalation premium already charged to the insured.

5. ENDORSEMENT REGARDING AIR FREIGHT -

It is hereby declared and agreed that the policy shall also indemnify towards Air Freight incurred by the Insured in connection with the indemnifiable loss under the Policy.

In consideration thereof an additional premium of Rs _____ is charged hereby.

Limit of indemnity shall be Rs _____ during currency of the Policy.

Each and every claim shall be subject to a minimum Excess of 5 % of the admissible Air Freight incurred over and above the excess as applicable under the Policy.

Subject otherwise to terms, conditions and exceptions of the policy.

6. ENDORSEMENT REGARDING ADDITIONAL CUSTOMS DUTY -

In consideration of the insured having paid an additional premium of Rs _____ it is hereby declared and agreed that the insured shall also be indemnified during the currency of this policy, towards Additional Custom Duty Rs _____ which may be incurred by the insured over and above the Custom Duty amount taken into account in arriving at the Sum Insured of the affected item.

Each and every claim payable under this extension shall be subject to an Excess of 5% of the admissible Additional Custom Duty incurred and will be in addition to the Excess amount applicable for the affected item under the Policy.

"The limit of indemnity against Additional Customs Duty could be reinstated at the time of settlement of claims and that such an approach could be extended even in respect of marine claims, in case, a combined MCE All Risks Policy had been issued".

Subject otherwise to the terms conditions and exceptions of the policy.

7. ENDORSEMENT FOR TEST RUN DEFINITION IN RESPECT OF THERMAL POWER STATION:

Notwithstanding anything stated herein to the contrary it is hereby declared and agreed that entire Power Station machinery insured hereunder are deemed to have commenced their first test operation or test loading from the date of synchronisation of the Turbo Generator set with the grid system/bus bar provided the date of synchronisation is within 72 hours from the date of introduction of steam into turbine and shall continue till the Turbo Generator Set is operated at full load for a continuous period of 72 hours or until expiry of testing period granted under the policy whichever is earlier. If, however, the date of synchronisation exceeds 72 hours from the date of introduction of steam of the first trial operation, test loading is deemed to have commenced from the date of introduction of steam into the turbine of the Turbo Generator set.

If the trial operation/test loading is not completed within the time specified hereunder the Company may extend the period of testing on receipt of additional premium at agreed rates but in no case the total test period available under the policy shall exceed 6 months.

8. ENDORSEMENT FOR TEST RUN DEFINITION FOR GAS TURBINES IN RESPECT OF COMBINED CYCLE POWER PLANT -

Notwithstanding anything stated herein to the contrary, it is hereby declared and agreed that the Gas turbine insured hereunder is deemed to have commenced its first operation or test loading when the fuel is introduced in the combustion chamber of the Gas turbine unit.

9. HYDROCARBON ENDORSEMENT FOR TESTING & COMMISSIONING

Article 1 –

It is warranted that the insured shall give previous notice in writing to the Company of the date of the initial start - up operation for testing of plant.

Commencing date of the initial start-up operation referred to in the preceding paragraph shall mean the date of the first introduction of feed stock or initially filled mixture of oil or Hydrocarbon for cleaning or purging or Naphtha Fuel for burning into the plant, whichever date is earlier. However the operation carried out for cleaning and purging in each individual unit will be considered a part of erection work provided such cleaning and purging work does not exceed a period of two weeks in each unit. It is however understood and agreed that during any operation whatever cleaning, purging, testing or commissioning, where hydrocarbons or Hydrogen are involved the deductible excess shall be 5 % of claim amount subject to minimum of Rs 5,00,000/-.

Article 2 -

As from the introduction of hydrocarbon/feedstock into the plant, the company shall not be liable for the loss or damage to -

- a) Catalysts unless specifically covered by separate endorsement;
- b) Reforming units due to overheating or cracking of any tubes.

Note- Any consequential damage to the neighbouring items of plant or machinery indirectly due to cracking or overheating of tubes in reforming units is however indemnifiable under the policy.

- c) The insured plant due to overheating or cracking following an exothermic reaction.

- d) The insured plant due to non-observation of prescribed techniques or cutting out of safety devices and/or any liability resulting therefrom.

The Insurers shall only indemnify the Insured for loss or damage resulting directly or indirectly from fire and/or explosion if adequate fire fighting facilities for the insured plant are installed and rendered serviceable immediately after the completion of the rough structure of the building and before any machinery is stored and/or installed therein.

All machinery and equipments shall be stored in such a manner that the value of items stored per storing unit shall not exceed Rs ____ and that such individual storing unit shall be at least ____ feet apart separated by fireproof walls.

Should the value per storage unit exceed Rs ____ then in the event of a claim, the liability of the Company shall be in the same proportion as Rs ____ bears to the total value of items stored in the concerned individual storage unit as defined above.

Following article is to be included after excluding 2(a) above, in case the Insured desires cover for catalyst during testing period -

Article 3 -

Catalyst valued at Rs ____ are specifically covered during Hot Testing Period for any loss or damage caused by an indemnifiable loss or damage to the insured plant and/or equipment.

Each and every claim shall be subject to an excess/deductible franchise of 5 % of the value of catalysts in the system subject to a minimum of Rs 2,50,000/- which is the Hot Testing period Excess/Deductible Franchise.

10. ENDORSEMENT CONCERNING STORAGE -

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss of or damage to the Insured items during storage upto a value per storage unit not exceeding the equivalent of Rs ____.

The individual storage units shall be either atleast 50 m apart or separated by fireproof walls.

11. ENDORSEMENT REGARDING SAFETY MEASURES -

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss, damage or liability directly or indirectly caused by flood and inundation if adequate safety measures have been taken during planning and execution of the project.

Adequate safety measures in this context shall mean that the average monthly rainfall, flood and inundation hazard as known from statistics of the competent meteorological offices for the respective month and location has been taken into account.

12. ENDORSEMENT REGARDING DAMAGE TO CROPS, FORESTS ETC.

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the Insurers shall not indemnify the Insured for loss, damage or liability directly or indirectly caused to crops, forests and/or any cultures during the execution of the contract works.

13. MAINTENANCE VISITS AND EXTENDED MAINTENANCE COVER -

- a) Limited Maintenance Visits Cover:

In consideration of the payment of an additional premium by the insured (which is included in the Total Premium set forth in the schedule), it is hereby declared and agreed that the indemnity provided by this policy is extended to include maintenance cover for the period of ____ months to be reckoned from the date of completion of Testing, provided the policy period has been extended till completion of Testing. However, during the Maintenance Period this Insurance shall cover solely loss of or damage to the contract works caused by the insured contractor(s) in the course of the operations carried out for the purpose of complying with the obligations under the maintenance provisions of the contract.

- b) Extended Maintenance Cover -

In consideration of the payment of an additional premium by the Insured (which is included in the total premium set forth in the schedule) it is hereby declared and agreed that the indemnity provided by this policy is extended to include Maintenance Cover for

the period of ____ months to be reckoned from the date of completion of Testing, provided the policy period has been extended till completion of Testing. However, during the Maintenance period this insurance shall cover loss or damage to the contract works -

- i) Caused by the Insured contractor(s) in the course of the operations carried out for the purpose of complying with the obligations under the maintenance provisions of the contract.
- ii) Occurring during the maintenance period provided such loss or damage was caused on the site during the erection period.

WARRANTY CONCERNING EXTENDED MAINTENANCE COVER

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

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

Maintenance cover from _____ to _____ Extra premium _____

14. WARRANTY CONCERNING UNDERGROUND CABLES AND PIPES -

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the insurers shall only indemnify the Insured in respect of loss of or damage to existing underground cables and/or pipes or other underground facilities if, prior to the commencement of works, the Insured has enquired with the relevant authorities about the exact position of such cables, pipes or other underground facilities.

The indemnity shall in any case be restricted to the repair costs of such cables, pipes or other underground facilities, any consequential damage being excluded from the cover.

15. SPECIAL CONDITIONS FOR OPEN TRENCHES DURING LAYING OF PIPELINES DUCTS AND CABLES -

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the Insurers will indemnify the Insured for any loss or damage due to storm, rainfall, flood, inundation such as sanding, silting up, mudding up, erosion, collapse and floating up of pipes, ducts or cables, sustained by completely or partly excavated open trenches and/or items laid therein, upto a maximum length of ____ km open trench only one loss event.

The Insured shall make sure that plugging facilities are available near the pipe ends for emergency purposes and that pipe ends exposed to flooding are plugged before any interruption during idle work periods such as nights and holidays.

16. COVER OF LEAK SEARCH COSTS WHEN LAYING PIPELINES -

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the policy or endorsed thereon, the Insurers shall indemnify the Insured also for the following items under this policy-

- a) Leak search costs following hydrostatic test (including the cost of leasing special apparatus, cost of operation and transport of such apparatus).
- b) Earthwork on a trench not damaged itself, search earthwork becoming necessary in the search for and repair of leaks, e.g. excavation, uncovering of the pipeline, backfilling.

Provided that -

the leak has been caused by an indemnifiable event or is attributable to faulty execution on the site, and 100 % of the welding seams have been X-rayed and any deficiencies discovered thereby have been removed properly.

Indemnity shall be
 limited in the aggregate }
 per testing section }
 during one policy period }

Costs caused by faulty repair of welding seams shall be excluded from the cover.

17. COVER OF EXTRA CHARGES FOR OVERTIME, NIGHT WORK, WORK ON PUBLIC HOLIDAYS, EXPRESS FREIGHT INCLUDING AIR FREIGHT

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and "Insured having paid the agreed premium" the Insurer shall indemnify the insured, extra charges for Overtime, Night Work, Work on Public Holidays and Express freight (including Air Freight).

Provided always that such extra charges are incurred in connection with any loss of or damage to the insured items recoverable under the Policy.

If the sum(s) insured of the damaged item(s) is/are less than the amount(s) required to be insured, the amount payable under this Endorsement for such extra charges shall be reduced in the same proportion.

Provided always that the amount payable shall not exceed -----% of loss amount per any one occurrence and that the indemnity in respect of Air Freight shall be subject to an additional excess of -----% of the Air Freight incurred per claim.

N.B.: To be deleted, where cover is up to 30% of net claims as it is without extra premium.

18. SPECIAL CONDITIONS CONCERNING FIRE FIGHTING FACILITIES

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss or damage resulting directly or indirectly from fire and/or explosion if the following requirements are fulfilled:-

- Adequate fire-fighting equipment and extinguishing agents of sufficient capacity must always be available at the site and ready for immediate use.
- Sufficient number of workmen must be fully trained in the use of such equipment and must be available for immediate intervention at all times.
- If storage of material for the construction or erection of the contract works is necessary at site or any other location within India, storage must be subdivided into storage units not exceeding the equivalent value of Rs ----- per storage unit. The individual storage units must either be at least 10 meters apart or separated by fire-proof walls. All inflammable materials (such as shuttering material not fitted for concreting, litter, etc.) and especially all inflammable liquids and gases must be stored at a sufficiently large distance from the property under construction or erection and any hot work like welding etc.
- Provided further that in respect of storages of Indian sourced materials at locations other than the site, the amount payable shall not exceed Rs ----- at any one location.
- Welding, soldering or the use of an open flame in the vicinity of combustible material is permitted only if at least one workman suitably equipped with extinguishers and well trained in fire-fighting is present.
- At the beginning of testing all fire-fighting facilities designed for the operation of the plant must be installed and serviceable.

Note: This endorsement wording can be amended where ever endorsement for 'Amendment in Fire fighting endorsement wordings' is opted.

19. 72 Hours Clause

It is agreed that any loss of or damage to the Insured Property arising during any one period of seventy two (72) consecutive hours, caused by storm, tempest, flood or earthquake shall be deemed as a single event and therefore to constitute one occurrence with regard to the Excesses provided for herein. For the purpose of the foregoing the commencement of any such seventy two (72) hours period shall be decided at the discretion of the Insured it being understood and agreed, however, that there shall be no overlapping in any two or more such seventy two (72) hours periods in the event of damage occurring over a more extended period of time.

20. Professional Fees Clause

The Indemnity provided by this Policy is extended to include Architects, Surveyors and Consulting Engineers or other Professional Fees necessarily incurred in the reinstatement of the Insured Property consequent upon loss or damage but not for preparing any claim, it being understood that the amount payable for such fees shall not exceed those authorised under the scale of the appropriate Professional Body.

The liability of the insurers under this endorsement shall in no case exceed 10% of the loss amount per any one occurrence and Rs - ----- in the aggregate.

21. Escalation Clause

It is hereby declared and agreed that the insured having paid the agreed extra premium, Company shall provide for escalation in Sum Insured under items of Section I of the Schedule attached to the policy upto -----% of the original Site Value, the basis of claim settlement shall be the original site value of affected equipment/ property as insured plus increase in cost of replacement/ reconstruction, if any provided that the increase in the value of such equipment/ property does not exceed ----- % of the original site value as insured.

It is also hereby declared and agreed that in the event of a claim the Insured would be considered as fully insured upto the Sum Insured inclusive of -----% increase as per selected escalation and underinsurance would apply only in the event of the cost of replacement / reconstruction of the affected equipment/property exceeding the original value as insured inclusive of selected ----- % towards escalation.

It is however understood and agreed that the premium collected against escalation provision shall not be subject to refund of premium as provided in the premium adjustment clause.

It is further understood and agreed that in case of additional premium chargeable during final adjustment, additional escalation premium will be charged to the insured but in case of any premium refundable during final adjustment no refund shall be allowed against the escalation premium already charged to the Insured.

22. Clearance and Removal of Debris

This Policy extends to cover costs and expenses necessarily incurred by the Insured with the consent of the Insurers in demolishing or removing debris of portions of the property insured by Section I destroyed or damaged by any peril hereby insured against upto an amount not exceeding -----% of the claim amount Rs ----- lacs per any one occurrence and Rs ----- in the aggregate.

N.B.: Not applicable if the cover is only for Rs 50 lacs.

23. 50:50 Clause

In respect of the subject matter Insured hereunder consigned from outside India:

- The Insured hereby undertakes to inspect each item of the subject matter insured upon arrival at the contract site for possible damage sustained during transit.
- In the case of packed items which are to be left in their packaging until a later date the packaging is to be visually inspected for signs of possible damage and where such damage is visible the items are to be unpacked and inspected and any damage discovered reported to the Marine Insurers.
- Where the packaging of an item shows no visible signs of damage to such item having been sustained during transit any subsequent damage discovered upon unpacking will be dealt with by the Marine Insurers or the EAR Insurers according to whether it can be clearly established that such damage was caused before or after arrival at the contract site.
- Where it is not possible to clearly establish whether the damage to an item was caused before or after arrival at the contract site it is hereby agreed that the cost of such damage shall be shared equally between the Marine Insurers and the EAR Insurers, provided such a clause is included in the Marine Policy also.

24. Cover for Increased Customs Duty

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, this insurance shall be extended to cover at the Insured exchange rate increased Customs Duty percentage payable on the replacement supplies over and above the Customs Duty taken into account while arriving at the sum insured of the affected item.

Provided always that such additional duty is incurred in connection with any loss or damage to the insured items recoverable under the policy and provided further that the amount payable hereunder shall not exceed Rs ----- in the aggregate.

Each and every claim payable under this extension shall be subject to an excess of 5% of the Additional Customs Duty incurred over and above the excess normally applicable.

N.B.: Not applicable if the cover sought is upto Rs 10 crores.

25. Loss Minimisation Expenses

If upon the happening of any peril hereby insured resulting in actual damage to the Insured Property the Insured shall take all steps to minimise further loss or damage arising from that occurrence or accident, expenses necessarily and reasonably incurred by or on behalf of the Insured in an attempt to prevent or minimise such further loss or damage will be Indemnified upto a limit of Rs ----- in the aggregate.

26. Owners Surrounding Property

It is hereby declared and agreed that the insured having paid the extra premium the policy extends to cover loss of or damage to property located on or adjacent to the Project Site and belonging to or held in care, custody or control of the Principal(s) or the Contractor (s) shall only be covered if occurring directly due to the erection, construction or testing of the items insured under Section I and happening during the period of cover. This cover does not apply to Construction / Erection Machinery, Plant and Equipment, Temporary Buildings and Temporary site installations.

Limit of indemnity shall be -----% of the policy Sum Insured.

The policy does not cover loss due to Fire, Lightning, Explosion and Aircraft damage

To be retained or deleted as per cover decided.

27. Automatic Reinstatement

Notwithstanding anything contained herein to the contrary it is hereby agreed and understood that the amounts insured are always to remain at risk and shall not be reduced following loss or damage insured hereunder so long as the aggregate of the sums paid and/or payable does not exceed 10% of the completely erected value - If restricted.

It is hereby declared and agreed that the insured having paid the extra premium the amount insured are always to remain at risk and shall not be reduced, so long as the aggregate of the sum paid and/or payable does not exceed----- % of sum insured.

28. Cover for Cross Liability

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed premium, the Third Party Liability cover of the Policy shall



apply to the insured parties named in the Schedule as if a separate policy had been issued to each party, provided that the Insurers shall not indemnify the Insured under this Endorsement in respect of liability for

- Loss of or damage to items insured or insurable under Section I of the Policy, even if not recoverable due to an excess or any limit.
- Fatal or non-fatal injury or illness of employees or workmen who are or could have been insured under Workmen's Compensation and/or Employers' Liability Insurance

The Insurers total liability in respect of the insured parties shall not however exceed in the aggregate for any one accident or series of accidents arising out of one event the limit of indemnity stated in the schedule.

29. Waiver of Subrogation

It is hereby agreed and understood that otherwise subject to the terms exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall waive all their rights of subrogation or action which they may have or acquire against the assured and any person, firm or corporation having an association or affiliation at the time of loss with the assured through ownership or management subject to having been insured under this Policy.

30. Extended Maintenance Cover

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

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

Maintenance Period ----- months.

31. COVER FOR VALUABLE DOCUMENTS

Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy, the Indemnity granted by Section 1 of this Policy shall, in addition extend to indemnify the insured in respect of costs necessarily and reasonably incurred in rewriting or redrawing Plans or Specifications of the contract works insured hereunder, when such Plans or Specifications are lost or damaged by any cause not excluded by this section and the Insured needs to have them redrawn or rewritten in order to complete the project or to enable payment to be made for works already carried out.

The liability of the Insurers shall not exceed in the aggregate during the Policy period the Sum Insured set forth in the Schedule.

32. Forming part of Policy No:

Sabotage and Terrorism Damage Cover Endorsement (Material Damage only)

INSURING CLAUSE

Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Original Policy Schedule, it is hereby agreed and declared that notwithstanding anything stated in the "Terrorism Risk Exclusion" of this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of sabotage and/or terrorism to the location/s mentioned in the schedule subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, 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 organization(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Act, 1967 (as amended from time to time) 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.

For the purpose of this cover, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

This cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of sabotage and/or terrorism by the duly empowered government or Military Authority.

Provided that if the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean armed forces, paramilitary forces, police or any other authority constituted by the government for maintaining law and order.

LOSSES EXCLUDED

This cover shall not indemnify loss of or damage to property caused by any or all of the following:-

loss by seizure or legal or illegal occupation;

loss or damage caused by:

voluntary abandonment or vacation, 2

confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property;

loss or damage arising from acts of contraband or illegal transportation or illegal trade;

loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment;

loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;

loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;

any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person;

loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile;

loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest or riots;

loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder;

any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;

loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;

loss or increased cost as a result of threat or hoax;

loss or damage caused by or arising out of burglary, house - breaking, looting, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of sabotage and/or terrorism;

loss or damage caused by mysterious disappearance or unexplained loss; 3

loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;

total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind;

Any loss due to fines or damages for breach of contract, or penalties of whatever nature;

Any infidelity, fraudulent, dishonest or criminal act by any director, officer or trustee of the Insured whether acting alone or in collusion with others;

Any debt, insolvency or commercial failure, whether to provide bond or security or otherwise, or any other financial cause of any party or person whatsoever.

loss or damage caused by Civil Commotion, Insurrection, Revolution or Rebellion, Mutiny and/or Coup d'Etat and Civil War except as may be insured specifically under any Political Violence Extension to this cover;

Third party liability howsoever arising except as may be insured specifically under any Third-Party Liability Extension to this cover.

LIMIT OF INDEMNITY

The limit of indemnity under this cover shall not exceed the Total Sum Insured given in the Policy Schedule or INR 20,000,000,000 per compound/location whichever is lower.

In respect of sabotage and/or terrorism cover for dwellings, limit of indemnity shall not exceed Total Sum Insured as mentioned in the Policy Schedule or INR 4,000,000,000 per compound/location whichever is lower.

In respect of several locations being covered under a single policy on a floater basis, the maximum aggregate loss suffered from all the locations mentioned in the Policy schedule shall not exceed Total Sum Insured as mentioned in the Policy Schedule or INR 20,000,000,000/- whichever is lower.

In respect of several insurance policies within the same compound/location with one or different insurers, the maximum aggregate loss payable per compound/location by any one or all insurers, shall be INR 20,000,000,000. If the actual aggregate loss suffered



at one compound/location is more than INR 20,000,000,000, the amounts payable towards individual policies shall be reduced in proportion to the sum insured of the policies.

EXCESS*

Shops & Residential Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000
Non-Industrial Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 25,000 and Maximum of INR 1,000,000

Industrial Risks: 5% of the claim amount for each and every claim subject to Minimum of INR 100,000 and Maximum of INR 25,00,000

*Whichever is applicable

ADD ON COVERS

It is further declared and agreed that the limit of indemnity including the claim on add on cover(s) shall not exceed total sum insured plus separate sublimit opted for add on cover(s) or INR 20,000,000,000 whichever is lower. In respect of several insurance policies within the same compound/location, the maximum aggregate loss payable per compound/location by any one or all insurers shall be INR 20,000,000,000.

In respect of sabotage and/or terrorism cover for long term dwellings, limit of indemnity including the claim on add on cover(s) shall not exceed total sum insured plus separate sublimit opted for add on cover(s) or INR 4,000,000,000/- whichever is lower. In respect of several insurance policies within the same compound/location, the maximum aggregate loss payable per compound/location by any one or all insurers shall be INR 4,000,000,000/-

MID TERM COVER

In case the coverage under this endorsement is granted during the currency of the policy, no claims will be payable for loss or damage to property caused by an act of sabotage and/or terrorism occurring during the first 15 (fifteen) days from the date of granting such cover. There should be no known or recorded/reported losses from ground up including threats/hoaxes from date of inception of policy to the date of granting such cover.

SANCTION, LIMITATION AND EXCLUSION CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

CANCELLATION CLAUSE

Notwithstanding the cancellation provisions relating to the basic insurance policy on which this endorsement is issued, there shall be no refund of premium allowed for cancellation of the Sabotage and/or Terrorism risk insurance during the period of insurance except where such cancellation is done along with the cancellation of the basic insurance. Where a policy is cancelled and rewritten mid-term purely for the purpose of coinciding with the accounting year of the insured, pro-rate refund of the cancelled policy premium will be allowed.

If the cancellation is for any other purpose, refund of premium will only be allowed after charging short term scale rates. Note: The definitions, terms and conditions of main Policy save as modified or endorsed herein shall apply.

Forming Part of Sabotage & Terrorism Damage Cover Endorsement of Policy No.

POLITICAL VIOLENCE INSURANCE EXTENSION - PROPERTY DAMAGE WORDING (If opted and agreed)

INSURING CLAUSE

In consideration of the premium paid and subject to the exclusions, limits, and terms and conditions contained herein, this add on cover indemnifies the Insured for its ascertained Loss for any one loss up to but not exceeding the sub limit (i.e. 10% of Total Sum Insured for Sabotage and Terrorism Endorsement or INR 50,00,00,000 whichever is lesser, each in respect of any one loss and in the aggregate) against:

Physical loss or physical damage to the Buildings and Contents which belong to the Insured or for which the Insured is legally responsible, directly caused by one or more of the following perils occurring during the Policy Period and in respect of which the Insured has purchased cover:

Civil Commotion;
Insurrection, Revolution or Rebellion;
Mutiny and/or Coup d'Etat;
Civil War.

Such perils in respect of which cover has been purchased by the Insured shall be the "Covered Causes of Loss".

DEFINITIONS

"Civil Commotion" shall mean any act committed in the course of a disturbance of the public peace (where such disturbance is motivated by political reasons) by any person taking part together with others in such disturbance or any act of any lawfully constituted authority for the purpose of suppressing or minimising the consequence of such act.

"Civil War" shall mean an internecine war, or a war carried on between or among opposing citizens of the same country or nation.

"Coup d'Etat" shall mean the sudden, violent and illegal overthrow of a sovereign government or any attempt at such overthrow.

"Insurrection, Revolution and Rebellion" shall mean a deliberate, organised and open resistance, by force and arms, to the laws or operations of a sovereign government, committed by its citizens or subjects and/or a rising against a sovereign government or other authority.

"Mutiny" shall mean a wilful resistance by members of legally armed or peace-keeping forces to a superior officer.

EXCLUSIONS

This cover DOES NOT INDEMNIFY AGAINST:

Any loss arising from War (whether before or after the outbreak of hostilities) between any two or more countries.

Third party liability howsoever arising except as may be insured specifically under any Third-Party Liability Extension to this cover;

4. CHANGES/AMENDMENTS

Any addenda, amendments or endorsements to this Policy shall only be valid if agreed by Insurers in writing.

SUBJECT OTHERWISE TO ALL THE TERMS, CONDITIONS, DEFINITIONS, DEDUCTIBLES, LIMITATIONS AND EXCLUSIONS OF THE MAIN POLICY AND SABOTAGE AND TERRORISM ENDORSEMENT TO WHICH THIS EXTENSION IS ATTACHED.

Forming Part of Sabotage & Terrorism Damage Cover Endorsement of Policy No. TERRORISM THIRD PARTY LIABILITY INSURANCE ADD ON COVER (If opted and agreed)

Insuring Clause

In consideration of the premium paid and subject to the exclusions, limits, and terms and conditions contained herein, this add on cover indemnifies the Insured for its ascertained Loss by reason of the liability imposed upon the Insured by law or assumed under an indemnification contract, for damages in respect of a claim, arising out of a loss up to but not exceeding the sub limit (i.e. 10% of the Total Sum Insured Value for Sabotage and Terrorism Endorsement or INR 25,00,00,000 whichever is less, each any one loss and in all for the Policy Period) for Bodily Injury and/or Property Damage resulting solely and directly from an act or acts of sabotage and terrorism as defined under Sabotage and Terrorism damage cover endorsement.

Provided such claim made is first received by the Insured during the Policy Period or the Insured gives written notification to Insurer of the discovery of his involvement in such act of sabotage and terrorism within 90 days of the expiry of the Policy.

Regardless of the number of claims made against the Insured, the Insured shall always be liable for the deductible, in respect of each and every loss. Each loss's deductible amount shall be subject to no aggregate limitation regardless of the number of losses or claims made against the Insured.

As soon as the Insured becomes aware of a loss or receives a claim, the Insured shall promptly, and at its own expense, take all reasonable steps to prevent further Bodily Injury and/or Property Damage resulting from the same loss or conditions which may give rise to a similar loss.

Insurer shall not be called upon to assume the handling or control of the defence or settlement of any claim made against the Insured however the Insurer shall have the right, but not the duty, to participate with the Insured in the defence or settlement of any claim which may be indemnifiable in whole or in part by this Policy.

Insurer will pay any defence expenses incurred after exhaustion of the deductible amount or each loss deductible amount, whichever is the greater, provided the prior written consent of Insurer is obtained before those defence expenses are incurred and subject to Insurer's limits of liability under this endorsement.

Whenever any written demand received by the Insured for damages is finally resolved by a payment by the Insured which, regardless of the amount thereof, is only covered in part by this Policy, then the percentage of any defence expenses that can be included in the Ultimate Net Loss shall be calculated by dividing that part of such payment which is covered by this Policy, by the total amount paid by the Insured.

In the event the Insured elects not to appeal, a judgement which may, in whole or in part, involve indemnity under this Policy, Insurer may, following discussion with the Insured, elect to make such appeal at their own cost and expense and shall be liable for the taxable costs and disbursements and any additional interest incidental to such appeal; but in no event shall the liability of Insurer exceed the relevant limits of liability plus such cost, expense, disbursements and interest.

Definition

The words "Bodily Injury", wherever used in this policy, shall mean all physical injury to a third-party human being including death, sickness, disease or disability and all mental injury, anguish or shock to such human being resulting from such physical injury.

Exclusions



Any loss arising from War (whether before or after the outbreak of hostilities) between any two or more countries;
Loss, injury or damage arising out of discrimination or humiliation;

Loss or damage to property
owned, leased, rented or occupied by the Insured;
in the care, custody or control of the Insured;
Mental injury, anguish, shock or the like where no physical injury has occurred to the litigant;
Loss or damage caused by Civil Commotion, Insurrection, Revolution or Rebellion, Mutiny and/or Coup d'Etat and Civil War except
as may be insured specifically under any Political Violence Extension to Sabotage and Terrorism Endorsement;

SUBJECT OTHERWISE TO ALL THE TERMS, CONDITIONS, DEFINITIONS, DEDUCTIBLES, LIMITATIONS AND EXCLUSIONS
OF THE MAIN POLICY AND SABOTAGE AND TERRORISM ENDORSEMENT TO WHICH THIS EXTENSION IS ATTACHED

33. EXTENDED DEFECTIVE CONDITION EXCLUSION (DE-2)

In consideration of the payment of the additional premium by the insured, it is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon:

This policy excludes loss of or damage to and the cost necessary to replace repair or rectify

a) Property Insured which is in a defective condition due to a defect in design plan specification materials or workmanship of such Property Insured or any part thereof.

b) Property Insured which relies for its support or stability on (a) above

c) Property Insured loss or damage to enable the replacement repair or rectification of Property Insured excluded by (a) and (b) above.

Exclusion (a) and (b) above shall not apply to other Property Insured which is free of the defective condition but is damage in consequence thereof.

For the purpose of the Policy and not merely this Exclusion the Property Insured shall not be regarded as lost or damage solely by virtue of the existence of any defect in design plan specification materials or workmanship in the Property Insured or any part thereof.

Application Excess: As specified in the policy schedule

34. LIMITED DEFECTIVE CONDITION EXCLUSION (DE-3)

In consideration of the payment of the additional premium by the insured, it is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon:

This policy excludes loss of or damage to and the cost necessary to replace repair or rectify.

a) Property Insured which is in a defective condition due to a defect in design plan specification materials or workmanship of such Property Insured or any part thereof.

b) Property Insured lost or damaged to enable the replacement repair or rectification of Property Insured excluded by (a) above

Exclusion (a) above shall not apply to the other Property which is free of the defective condition but is damage in consequence thereof.

For the purpose of the policy and not merely this Exclusion the property insured shall not be regarded as lost or damaged solely by virtue of the existence of any defect in design Plan specification materials or workmanship in the property Insured or any part thereof.

Applicable Excess: As specified in the policy schedule

35. DEFECTIVE PART EXCLUSION (DE-4)

In consideration of the payment of the additional premium by the insured, it is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon:

This Policy excludes loss of or damage to and the cost necessary to replace, repair or rectify.

(a) Any component part or individual item of the Property insured which is defective in design plan specification materials or workmanship

(b) Property Insured lost or damaged to enable the replacement repair or rectification of Property Insured excluded by (a) above.

Exclusion (a) above shall not apply to other parts or items of Property Insured which are free from defect but are damaged in consequence thereof.

For the purpose of the Policy and not merely this exclusion the Property Insured shall not be regarded as lost or damaged solely by virtue of the existence of any defect in design plan specification materials or workmanship in the Property Insured or any part thereof.

Excess: 5 times of AOG excess

36. DESIGN IMPROVEMENT EXCLUSION (DE-5)

In consideration of the payment of the additional premium by the insured, it is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon:

This policy excludes

- a) The cost necessary to replace repair or rectify any property insured which is defective in design plan specification materials or workmanship.
- b) Loss or damage to the property Insured caused to enable replacement repair or rectification of such defective property. But should damage to the Property Insured (other than damage as defined in (b) above) result from such a defect this exclusion shall be limited to the costs of additional work resulting from improvement to the original design plan specification materials or workmanship. For the purpose of the policy and not merely this Exclusion the Property Insured shall not be regarded as lost or damaged solely by the virtue of the existence of any defect in design plan specification materials or workmanship in the property insured or any part thereof. Applicable Excess: As specified in the policy schedule.

AGREED BANK CLAUSE

It is hereby declared and agreed that upon any monies becoming payable under this Policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as agents for such other parties.

That the receipts of the Bank shall be complete discharge of the Company therefore and shall be binding on all the parties insured hereunder.

N.B: The Bank shall mean the first named Financial Institution/ Bank as named in the Policy.

That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured in any manner arising under or in connection with this Policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.

That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the Insured arising under or in connection with this Policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.

That this Policy so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the Property Insured by reason of operation of condition 3 of the Policy, except where a breach of the condition has been committed by the Bank or by its duly authorized agents and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the Policy are stored without the knowledge of the Bank, provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this Policy as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place.

It is further agreed that whenever the Company shall pay to the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed towards the Mortgagor or Owner, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments, but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available.

N.B: In cases where the name of any Central Government or State Government owned and / or sponsored Industrial Financing or Rehabilitation Financing Corporations and /or Unit Trust of India or General Insurance Corporation of India and/or its subsidiaries or LIC of India/ any Financial Institution is included in the title of the Fire Policy as mortgagees, the above Agreed Bank Clause may be incorporated in the Policy substituting the name of such institution in place of the word 'Bank' in the said clause.

Agreed Bank Clause

UIN: IRDAN159CP0021V01201920/A0069V01201920

CESSATION OF WORK

In consideration of the payment of an additional premium of Rs _____, it is hereby understood and agreed, subject otherwise to the terms, exclusions, provisions and conditions as contained in the Policy or endorsed thereon:

Exclusion (d) under General Exclusions to the Policy shall be replaced by the following wordings:

"d) Any partial or total cessation of work exceeding (as specified in the Schedule) days in aggregate during the Policy period including any extension for which the Company has not been notified"

The indemnity provided herein shall be subject to the limit of liability and deductible as per Policy unless otherwise as specified in the Schedule.

In the event of partial or total cessation of work, the Insured shall use his diligence and do all things reasonably practicable to protect the Property Insured.

Cessation Of Work

UIN: IRDAN159CP0021V01201920/A0053V01201920

CLAIM PREPARATION COST

In consideration of the payment of an additional premium of Rs _____, It is hereby understood and agreed, subject otherwise to the terms, exclusions, provisions and conditions as contained in the Policy or endorsed thereon:

It is hereby understood and agreed that costs and expenses necessarily and reasonably incurred by the Insured following loss or damage to the Property Insured to extract and compile information required by the Company from the Insured's own records for the purpose of preparing a claim under the Policy but excluding legal, investigation and research fees/expenses incurred for the purpose of contesting any issue over the Company's liability under the Policy.

Provided always that no amount shall be recoverable under this clause if subsequent to the incurrence of any expenses, the Company denies liability for any claim in respect of which the expenses had been incurred (with or without consent of the Company).

Limit of liability is as specified in the Schedule.

Claim Preparation Cost

UIN: IRDAN159CP0021V01201920/A0052V01201920

CONTRACTUAL LIABILITY

In consideration of payment of an additional premium, it is agreed and understood that subject otherwise to the terms, exclusions, provisions and conditions as contained in the Policy or endorsed thereon and subject to the limit (as specified in the Schedule), this Policy covers legal liability for injury to personal and loss of or damage to the Property Insured under any contract or agreement necessarily and reasonably entered into, provided that such liability would have been implied by law.

Deductible: As specified in the Schedule

Contractual Liability

UIN: IRDAN159CP0021V01201920/A0054V01201920

COVER FOR INSURED CONTRACT WORKS TAKEN OVER OR PUT INTO SERVICES

In consideration of payment of an additional premium (as specified in the Schedule) it is agreed and understood that otherwise subject to the terms, exclusion, provisions and conditions as contained in the Policy or endorsed thereon and subject to the limit (as specified in the Schedule), the coverage shall be extended to cover loss of or damage to parts of the insured contract works taken over or put into service if such loss or damage emanates from the construction of the items insured under section 1 and if it happens during the period of cover.

Deductible: (As specified in the Schedule)

Cover for Insured Contract works Taken Over or Put Into Services

UIN: IRDAN159CP0021V01201920/A0060V01201920

DESIGNATION OF PROPERTY CLAUSE

For the purpose of determining where necessary the designation of any property Insured, the Company shall accept the designation under which such property has been entered in the Insured's book.

Designation of Property Clause

UIN: IRDAN159CP0021V01201920/A0066V01201920

ERRORS & OMISSIONS TO INSURE CLAUSE

It is hereby understood and agreed, subject otherwise to the terms, exclusions, provisions and conditions as contained in the Policy or endorsed thereon:

Any inadvertent delay, error or omission on the part of the Insured shall not relieve the Company from any liability which would have attached to this Policy, provided that such error or omission is rectified immediately upon discovery and shall not impose any greater liability on the Company than would have attached had the error or omission not occurred.

Errors and Omissions to Insure Clause

UIN: IRDAN159CP0021V01201920/A0055V01201920

EXPRESS FREIGHT (AIR FREIGHT EXCLUDED) HOLIDAY AND OVERTIME RATES OF THE WAGES

In consideration of the payment of an additional premium of Rs _____, it is agreed and understood that subject otherwise to the terms, exclusions, provisions and conditions as contained in the Policy or endorsed thereon, this Policy shall be extended to cover extra charges for express freight (air freight excluded) holiday and overtime rates of the wages.



Provided always that such extra charges are incurred in connection with any loss of or damage to the insured items recoverable under the Policy.

If the Sum(s) Insured of the damaged item(s) is/are less than the amount(s) required to be insured the amount payable under this endorsement for such extra charges shall be reduced in the same proportion.

Express Freight (Air Freight Excluded) Holiday And Overtime Rates Of The Wages
UIN: IRDAN159CP0021V01201920/A0070V01201920

INLAND TRANSIT CLAUSE

In consideration of the payment of an additional premium of Rs _____, it is hereby understood and agreed, subject otherwise to the terms, exclusions, provisions and conditions as contained in the Policy or endorsed thereon:

This Section will indemnify the Insured, up to the Sum Insured as specified in the Schedule, in respect of insured Loss, while Insured Property is being transported on any vehicle (including loading and unloading) to the project site or to temporary offsite facilities, provided that:

- (a) The said Property Insured is owned, or is in the custody, care or control of the Insured; and
- (b) The transits insurance hereunder shall only indemnify the insured to the extent that the loss is not recoverable under any other insurance; and
- (c) That such transits take place within the Territorial Limits.

Such cover does not apply during marine or air transit but shall include transits by roll-on roll-off ferry when a bill of lading is not issued.

Limit of liability, Territorial Limits, other limits (if any) and deductible as specified in the Schedule.

Inland Transit Clause

UIN: IRDAN159CP0021V01201920/A0056V01201920

INVOLUNTARY BETTERMENT CLAUSE

In consideration of the payment of an additional premium of Rs _____, it is hereby understood and agreed that, subject otherwise to the terms, exclusions, provisions and conditions as contained in the Policy or endorsed thereon:

It is hereby declared and agreed that in the event of replacement property of like kind and quality is not obtainable, new property which is as similar as possible to the damaged property and which is capable of performing the same function, shall be deemed to be new property of like kind and quality and in no event shall this be considered as a betterment to the Insured.

The Company will pay the cost of purchasing and installing technologically current equipment which is necessitated by in compatibility between new equipment installed to replace equipment suffering Damage and undamaged existing equipment at the same or an interdependent location.

Provided that:-

- I. The Company shall be liable only for the amount sufficient to enable the Insured to resume operations in substantially the same manner as before the damage
- II. The Company shall be liable for only the difference between the highest sales value of the undamaged existing equipment at the same or interdependent location and the installed cost of the technologically current equipment.

The cover provided by this endorsement shall not exceed the Sub Limit/s as specified in the Schedule.

Involuntary Betterment Clause

UIN: IRDAN159CP0021V01201920/A0057V01201920

LEASED EQUIPMENTAL RENTAL COST CLAUSE

In consideration of payment of an additional premium of Rs _____, it is hereby understood and agreed, subject otherwise to the terms, exclusions, provisions and conditions as contained in the Policy or endorsed thereon:

It is hereby declared and agreed that the Company shall cover the Insured for their necessary continuing rental charges on leased equipment that has been damaged by an Insured event. Company will pay the actual rental charges which are the responsibility of the Insured as stipulated in the rental contract or lease agreement. The cover provided by this endorsement shall not exceed the sub limit as stated in the Schedule.

Coverage under this extension will start on the date of loss and will end on the date the Property is actually repaired, rebuilt or replaced with due diligence.

Leased Equipmental Rental Cost Clause

UIN: IRDAN159CP0021V01201920/A0058V01201920

LOCAL AUTHORITIES CLAUSE

The coverage by this Policy extends to include such additional cost of reinstatement of the destroyed or damaged property hereby insured as may be incurred solely by reason of the necessity to comply with the Building or other Regulations under or framed in pursuance of any act of Parliament or with Bye-laws of any Municipal or Local authority provided that

- 1) The amount recoverable under this extension shall not include:
 - a) The cost incurred in complying with any of the aforesaid Regulations or Bye-laws,
 - i) In respect of destruction or damage occurring prior to the granting of this extension,
 - ii) In respect of destruction or damage not insured by the Policy,
 - iii) Under which notice has been served upon the insured prior to the happening of the destruction of damage,
 - iv) In respect of undamaged property or undamaged portions of property other than foundations (unless foundations are specifically excluded from the insurance by this Policy) of that portion of the property destroyed or damaged,
 - b) The additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when the necessity to comply with any of the aforesaid Regulations of Bye-laws not arisen,
 - c) The amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or Bye-laws.
- 2) The work of reinstatement must be commenced and carried out with reasonable dispatch and in any case must be completed within twelve months after the destruction or damage or within such further time as the Company may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or Bye-laws so necessitate) subject to the liability of the Company under this extension not being thereby increased.
- 3) If the liability of the Company under (any item of) the Policy apart from this extension shall be reduced by the application of any of the terms and conditions of the Policy then the liability of the Company under this extension (in respect of any such item) shall be reduced in like proportion.
- 4) The total amount recoverable under any item of the Policy shall not exceed the Sum Insured thereby.
- 5) All the conditions of the Policy except in so far as they may be hereby expressly varied shall apply as if they had been incorporated herein.
- 6) No additional premium shall be charged for inclusion of this clause in this Policy.

Local Authorities Clause

UIN: IRDAN159CP0021V01201920/A0065V01201920

LOSS PAYEE CLAUSE

In the event of claims being made under the Policy, a form of discharge signed by an authorised representative of Insured shall be accepted as a valid discharge on behalf of all other parties interested in the insurance by the Policy.

An amount agreed in settlement of such claims shall be payable solely in favour of or to the order of the Insured who agree to hold the Company harmless in respect of such payment.

Loss Payee Clause

UIN: IRDAN159CP0021V01201920/A0064V01201920

MULTIPLE INSURED CLAUSE

It is expressly agreed that if in any section the Insured comprises more than one party with each operating as a separate and distinct entity, this Policy shall, unless otherwise provided for in this Policy, apply as if a separate policy had been issued to each of these parties provided always that the Company's overall liability towards the parties that constitute the Insured in any section shall not exceed the Sum Insured and any limits of indemnify specified in the Schedule to that section.

Any payment made by the Company to any insured party as a result of occurrence of loss or damage shall reduce, by the amount of that payment, the Company's liability towards all the insured parties that constitute the Insured arising from that occurrence under this Policy.

Multiple Insured Clause

UIN: IRDAN159CP0021V01201920/A0068V01201920

MULTIPLE PROJECTS DECLARATION CLAUSE

Subject otherwise to the terms, exclusion, provisions and conditions as contained in the Policy or endorsed thereon and in consideration of the premium by this Policy being provisional in that it is subject to adjustment on expiry of each period of insurance.

1. The Insured agrees to declare to the Company, all the projects taken up for execution by the former during the period specified in the Schedule, for coverage under the Policy save such projects where the Principal or Principal's contractor concerned with whom the former has contracted to execute the projects in question has chosen to arrange such insurance themselves.
2. The project shall be declared to the company for coverage under the Policy on either of following basis :

- a. Latest by the last day of the succeeding month or within the period as specified in policy schedule – Admissibility of any claim arising on the project during interim period is tenable subject to adequacy of deposit premium for all the projects taken up by the Insured and pending declaration to the Company as on date of loss
- b. As and when a project is taken up for execution - which shall not in case be later than the commencement of the project.
3. The Insured agrees to pay to the Company a Deposit Premium under the Policy, which shall be sufficient to ensure coverage of projects declared by the former to the latter at any point of time. The policy shall be subject to Minimum Deposit Premium as per the amount mentioned in Schedule, which shall remain non-refundable in case of non-receipt of any declaration under the Policy or in the event of cancellation of Policy.
4. The declaration shall contain the brief details of the project like the nature and type of the project, expected duration of the project including testing /trial run if any, location of the project, value of project including its break up into material cost, labor, etc. so as to enable the Company to determine the premium applicable for the individual project. The Company may issue an individual certificate for each of the declared project at the request of the Insured.
5. Upon receipt of a declaration of a project as provided above, the Company shall compute the necessary premium for insurance coverage of the project as applicable at the time of declaration of the project or from project commencement date, whichever is earlier. The said premium will be debited to the deposit premium.
6. As and when the deposit is likely to be exhausted, the Company shall intimate the Insured upon which the latter shall replenish the deposit premium account to ensure continuous coverage of projects covered under the Policy.
7. In the event of deposit premium being fully exhausted, the Policy shall remain suspended until further remittance of premium sufficient to cover the projects declared and will resume the cover only from the date of payment of premium.
8. The actual value of the project shall be as per the billing made by the insured against the principal for whom the project has been executed.
9. In event of an admissible claim under the Policy, the value of all declared and/or ongoing projects originally declared is lesser than the actual value that ought to have been declared, the latter shall be considered as the sum insured (declared for all projects) for the purpose of assessment loss provided the difference between the two does not exceed 15%, subject to adjustment of additional premium payable on account of the above against the deposit premium, in the event of difference being in excess of 15% claim shall be settled on the basis of the original project value declared subject to terms and conditions of the Policy.
10. In the event of the duration of individual projects being more than 12 months, the debit of premium to deposit premium account shall as per installment provision as customary to Erection all risks insurance policy.
11. On expiry of the Policy, it shall be open to either party, to continue the coverage by renewing the Policy or not.
12. In the event of the Policy not being renewed, the Company shall retain such premium out of the deposit premium account as is necessary to maintain coverage of projects which have been declared under the Policy but not yet completed. The balance premium if any, in excess of the amount required for continuity of the coverage under the Policy shall be refunded by the Company to the Insured. Conversely, if there is additional premium required by the company to maintain coverage for un-expired projects, the same shall be paid to them by the Insured.
13. In the event of Policy being renewed, the Company shall carry forward the balance available, if any, in the deposit premium account to the renewal Policy period and the coverage shall continue as per clause 1 to 11 as provided hereinabove.

Multiple Project Declaration Clause

UIN: IRDAN159CP0021V01201920/A0075V01201920

NON-VITIATION CLAUSE

As the various parties comprising the Insured operate as separate and distinct entities, the right of each of the parties in all respect shall (notwithstanding anything contained or implied herein to the contrary) be treated as though each of the parties had separate policies for their respective rights and interest and the rights and indemnities of any of the parties who are not guilty of any fraud, misrepresentation, non-disclosure of material facts, non-cooperation or breach of condition or warranty shall not be prejudiced or affected by any fraud, by any of the other parties comprising the Insured.

Non Vitiating Clause

UIN: IRDAN159CP0021V01201920/A0063V01201920

PAIR AND SET CLAUSE

In consideration of the payment of an additional premium of Rs _____, it is hereby understood and agreed that, subject otherwise to the terms, exclusions, provisions and conditions as contained in the Policy or endorsed thereon:

It is hereby declared and agreed that in the event of damage by an insured peril against any article or articles of Property Insured which are a part of a pair or set, the amount of damage to such article or articles shall be, at the Insured's option:

- I. The reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of said article or articles, but in no event shall such loss or damage be construed to mean total loss of the pair or set; or
- II. The full value of the pair or set provided that the Insured surrenders the remaining articles of the pair or set to the Company. The cover provided by this endorsement shall not exceed the sub limit/s as specified in the Schedule.

Pair and Set Clause



UIN: IRDAN159CP0021V01201920/A0059V01201920

PRIMARY INSURANCE CLAUSE

Subject otherwise to the terms exclusions, conditions and limitations of the Policy, it is agreed that this Policy provides primary cover to the Insured and that in the case of loss or damage covered under any other policy of insurance taken by the Insured, the Company will indemnify the Insured as if such other policy of insurance did not exist.

Primary Insurance Clause

UIN: IRDAN159CP0021V01201920/A0062V01201920

PRO-RATA EXTENSION CLAUSE

Notwithstanding the conditions, provisions and other endorsements of the Policy, it is understood and agreed that -
At specific request from the Insured and before expiry of the Policy, the Company agrees to extend the Policy for further period as requested by the Insured subject to the maximum duration as specified in the Schedule by payment of an additional premium by the Insured on pro-rata basis, subject to Loss Ratio under the Policy on Earned Basis is less than ____%.

Pro Rata Extension Clause

UIN: IRDAN159CP0021V01201920/A0072V01201920

START UP EXPENSES

In consideration of the payment of an additional premium it is agreed and understood that subject otherwise to the terms, exclusions, provisions and conditions as contained in the Policy or endorsed thereon:
This Policy extends to reimburse start-up costs necessarily and reasonably incurred by the Insured consequent upon a loss or damage covered by this Policy.
The sum to be insured under this extension should represent the budgeted operating expenses for testing & commissioning of the project. If the Sum Insured under this extension is lesser than the budgeted operating expenses for testing & commissioning of the project, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss accordingly.
Limit of Liability: as mentioned in the Schedule

Start Up Expenses

UIN: IRDAN159CP0021V01201920/A0074V01201920

UNDAMAGED PROPERTY DESTRUCTION CLAUSE

In consideration of the payment of an additional premium of Rs _____, it is hereby understood and agreed that, subject otherwise to the terms, exclusions, provisions and conditions as contained in the Policy or endorsed thereon:
In the event of total or partial damage or destruction to the Property Insured hereunder the destruction of undamaged property forming part of the contract works necessary for the replacement and reinstatement of the damaged property is covered so long as there is no change to original design.

Undamaged Property Destruction Clause

UIN: IRDAN159CP0021V01201920/A0061V01201920

WAIVER OF CONTRIBUTION CLAUSE

In consideration of the payment of the additional premium (or NIL premium as applicable) by the Insured, it is agreed and understood that subject otherwise to the terms, exclusions, provisions and conditions as contained in the Policy or endorsed thereon, the Company shall waive all their rights on any other insurance effected by on or behalf of the insured from contributing rateably to the loss or damage in whole or in part, provided the liability of the Company hereunder shall be limited to such proportion of the loss or damage as the Limit of Indemnity herein bears to the actual value at risk.
It is further agreed that the said waiver of contribution shall be restricted between Principal and the Contractor and should not be waived for others.

Waiver of Contribution Clause

UIN: IRDAN159CP0021V01201920/A0071V01201920

WARRANTY CONCERNING STRUCTURES IN EARTHQUAKE ZONES

It is agreed and understood that subject otherwise to the terms, exclusions, provisions and conditions as contained in the Policy or endorsed thereon, the Company shall only indemnify the Insured for loss, damage or liability arising out of earthquake if the Insured proves that the earthquake risk was taken into account in design according to the official building codes as valid for the site and that the qualities of material and workmanship and the dimensions on which the calculations were based were adhered to.

Warranty Concerning Structures in Earthquake Zones
UIN: IRDAN159CP0021V01201920/A0076V01201920

WARRANTY CONCERNING CAMPS AND STORES

It is agreed and understood that subject otherwise to the terms ,exclusions, provisions and conditions as contained in the Policy or endorsed thereon, the Company shall only indemnify the Insured for loss, damage or liability directly or indirectly caused to camps and stores by fire, flood or inundation if these camps and stores are located above the highest water level recorded anywhere on the site during the last 20 years and the individual storage units are either at least 50 m apart or separated by fire walls. It is also agreed that the Company shall indemnify the insured for any one occurrence only up to a limit of Indemnity for camps, for each individual storage unit.

Warranty Concerning Camps and Stores
UIN: IRDAN159CP0021V01201920/A0076V01201920

SERIAL LOSSES

It is agreed and understood that subject otherwise to the terms, exclusions, provisions and conditions as contained in the Policy or endorsed thereon, the following clause shall apply to this Policy:

Loss or damage due to faulty design, defective material or casting and/or bad workmanship (if faulty design, defective material or casting and/or bad workmanship are covered in the Policy or through endorsement) arising out of the same cause to structures, parts of structure, machines or equipment of the same type or design shall be indemnified after applying the Policy deductible for each loss according to the following scale:

100% of the first loss

...% of the loss

...% of the loss

...% of the loss

...% of the loss

Further losses will not be indemnified.

Serial Losses
UIN: IRDAN159CP0021V01201920/A0076V01201920

SPECIAL CONDITIONS FOR LAYING WATER SUPPLY AND SEWER PIPES

It is agreed and understood that subject otherwise to the terms, exclusions, provisions and conditions as contained in the Policy or endorsed thereon, the Company shall indemnify for any loss, damage, liability due to the flooding or sitting of pipes, trenches or shafts only up to the maximum length of open trench stated below, partially or completely excavated, for any one loss event.

The Company shall be liable only if

1. The pipes, immediately after laying, have been secured in such a manner by backfilling that they cannot be displaced if the trench is flooded:
2. The pipes, immediately after laying, have been closed to prevent water, silt or the like from penetrating :
3. The trenches of tested pipe sections have been backfilled immediately upon completion of the pressure test.

Maximum length: as specified in the Schedule

Special Conditions for Laying Water Supply and Sewer Pipes
UIN: IRDAN159CP0021V01201920/A0076V01201920

PIPELINE CONSTRUCTION

Notwithstanding the conditions and provisions and endorsements of the Policy, it is understood and agreed that the following special conditions shall apply -

- a) Excavated material shall be deposited at least one meter away from the trench.
- b) The length of trenches totally or partially opened at any one time shall never exceed in respect of any one work face __ meters all work faces' combined total ___ meters.
- c) Pipe shall be secured against heaving or floating up by covering them sufficiently and as soon as practicable.
- d) The open ends of pipes shall be provisionally sealed at the end of each working day or in the event of immediate danger of flooding, otherwise expenses for clearing and cleaning of mud-filled pipeline sections shall not be indemnified.
- e) Loss or damage arising from pressure testing producing tensions exceeding the yield point guaranteed by the manufacturer shall not be covered.
- f) Loss of testing media shall not be covered.
- g) Cost incurred in searching for leaks are indemnified -
- up to but not exceeding the limit per event of _____

- up to an aggregate limit for the policy period of _____
however only if the leaks are a consequence of an insured event.
h) The Company shall not liable for any claims due to pollution from any cause whatsoever.

Pipeline Construction
UIN: IRDAN159CP0021V01201920/A0076V01201920

CONTRACT WORKS TIME SCHEDULE

Notwithstanding the conditions, provisions and other endorsements of the Policy, it is understood and agreed that -

- a) The contract works time schedule together with plans, documents and specifications supplied and any other statements made by the Insured with respect of works programme is deemed to be incorporated herein.
- b) The Company shall not indemnify the Insured in respect of loss or damage caused by, or arising out of, or aggravated by deviations from the contract works time schedule exceeding four (or as specified in the Schedule) weeks, unless the Company had agreed in writing to such a deviation before a loss occurred.

This memo applies only to the dam works during period of river diversion

Contract Works Time Schedule
UIN: IRDAN159CP0021V01201920/A0076V01201920

WET RISK ENDORSEMENT

This endorsement forms part of the Policy and is subject otherwise to the terms, provisions, conditions, limitations and exclusions as contained in the Policy or endorsed thereon except for the following:

1. Exclusions

1.1 The Company shall not indemnify the Insured in respect of costs incurred for:

- 1.1.1 loss or damage to berths, wharves, jetties and the likes caused by their subsidence or sinking,
- 1.1.2 Normal Action of the sea and/or river,
- 1.1.3 loss of or damage to more than 200 m or (as specified in the Schedule) of uncompleted or unprotected seawall, quay or other marine structure,
- 1.1.4 loss damage or liability due to soil erosion,
- 1.1.5 dredging or re-dredging,
- 1.1.6 lost or damaged fill material,
- 1.1.7 replacing or rectifying piles or retaining wall elements,
 - 1.1.7.1 which have become misplaced or misaligned or jammed during their construction,
 - 1.1.7.2 which are lost or abandoned or damaged during driving or extraction, or
 - 1.1.7.3 which have become obstructed by jammed or damaged piling equipment or casings,
- 1.1.8 rectifying disconnected or de-clutched sheet piles,
- 1.1.9 rectifying any leakage or infiltration of material of any kind,
- 1.1.10 as a result of piles or foundation elements having failed to pass a load bearing test or otherwise not having reached their designed load bearing capacity,
 - 1.1.11 for reinstating profiles or dimensions,
 - 1.1.12 any floating and other equipment such as caissons, barges and the like and liabilities there from,
 - 1.1.13 any mobilization / demobilization and /or other costs which arise for stand-by / waiting on weather of offshore construction equipment,
 - 1.1.14 loss or damage to pulling wires, anchors, chains and buoys,
 - 1.1.15 loss or damage due to impact of shipping,
 - 1.1.16 marine liability

2. Definitions

2.1 Normal action of the sea means the state of the sea, which manifests itself up to No. 8 on the Beaufort scale, or the state of the tides, current and wave action of the sea, which must be statistically expected to occur once during a 20 year period, whichever is the more onerous.

3. Warranties

3.1 It is agreed and understood that subject otherwise to the terms, exclusions and provisions as contained in the Policy or endorsed thereon, the Insured shall: -



3.1.1 receive weekly or (as specified in the Schedule) weather updates from the local meteorological office during the period of insurance and make continuous contact to the local meteorological office within 12 hours' or (as specified in the Schedule) notice of an imminent storm.

3.1.2 make navigation distance for public traffic to work site minimum 100 m or (as specified in the Schedule).

Wet Risk Endorsement

UIN: IRDAN159CP0021V01201920/A0076V01201920

CONTINUITY OF COVER DURING OPERATIONAL PHASE FOR UNIT/PLANT TESTED BUT AWAITING INTEGRAL TESTING (ALONG WITH OTHER UNITS/PLANTS)

Subject otherwise to the terms, conditions and exceptions of the Policy and endorsements if, any, thereon and in consideration of additional premium paid by the Insured, it is hereby declared and agreed that the Indemnity provided by this Policy is extended to cover the equipments/plants, which has successfully completed testing and have been put into operation, for a period of _____ months, from the date of successful completion of testing.

However, this endorsement will be only during the period of insurance.

This cover is subject to the following conditions:

1. These plants/equipments should be part of the competed erected value of the project.
2. Testing risk for these plants/equipments should have been covered under this Policy.
3. Excess applicable for this extension would be the applicable testing period excess

Continuity Of Cover During Operational Phase For Unit/Plant Tested But Awaiting Integral Testing (Along With Other Units/Plants)

UIN: IRDAN159CP0021V01201920/A0073V01201920

GRIEVANCE MECHANISM

Any grievance of the Complainant sent in a written communication to the Company, at any of the touch points as mentioned, shall be addressed within 14 days of the receipt of the complaint.

Escalation Matrix:

Step 1

Call: 1800 12000

Email: support@hizuno.com

Step 2

If the response is not as per Complainant's expectations, he/she may contact the Grievance Cell at the below touchpoints:

- Email: grievance@hizuno.com
- Address: Zuno General Insurance Limited, Kohinoor City Mall, Tower 3, Kirod Road, Kurla West, Mumbai 400070

Step 3

If the response is not as per Complainant's expectations, he/she may contact the Company's Grievance Redressal Officer at:

- Email: grievanceofficer@hizuno.com
- Address: Zuno General Insurance Limited, Kohinoor City Mall, Tower 3, Kirod Road, Kurla West, Mumbai 400070

Step 4

If the Complainant is not still not satisfied with the response or does not receive a response from the Company within 14 days, the Complainant may approach the Grievance Cell of the IRDAI on the following contact details:

- IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255; Email ID: complaints@irda.gov.in
- Register online at: <http://www.igms.irda.gov.in/>
- Address for communication for complaints by fax/paper: Consumer Affairs Department, Insurance Regulatory and Development Authority of India, Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli Hyderabad - 500032

Step 5

If the complaint/grievance has still not been resolved, the Complainant may approach the Office of the Insurance Ombudsman, established by the Central Government of India, as per Rule 13 and Rule 14 of the Insurance Ombudsman Rules, 2017 ('Ombudsman Rules').

The following complaints can be lodged with the Insurance Ombudsman:

1. Any partial or total repudiation of claims by an insurer;
2. Any dispute in regard to premium paid or payable in terms of the policy;
3. Any dispute on the legal construction of the policies in so far as such disputes relate to claims;
4. Delay in settlement of claims;
5. Non-issue of any insurance document to customers after receipt of premium.

Manner in which complaint is to be made under Rule 14 of the Ombudsman Rules:-

1. Any person who has a grievance against the Company, may himself or through his legal heirs make a complaint in writing to the Ombudsman, within whose jurisdiction the branch or office of the Company complained against is located.
2. The complaint shall be in writing, duly signed by the Complainant or through his legal heirs and shall state clearly the name and address of the Complainant, the name of the branch or office of the insurer against which the complaint is made, the fact giving rise to the complaint.
3. No complaint to the Ombudsman shall lie unless:
 - the Complainant had, before making a complaint to the Ombudsman, made a written representation to the Company/insurer named in the complaint and either insurer had rejected the complaint or the Complainant had not received any reply within a period of one month after the insurer concerned received his representation or the Complainant is not satisfied with the reply given to him by the insurer;
 - the complaint is made not later than one year after the insurer had rejected the representation or sent his final reply on the representation of the Complainant; and
 - the complaint is not on the same subject matter for which any proceedings before any court or Consumer Forum or arbitrator is pending or was so earlier.

Ombudsman and addresses

Mentioned below are contact details of Ombudsman:

Office details	Jurisdiction of office union territory, district
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar-751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429	Orissa

<p>Email: bimalokpal.bhubaneswar@cioins.co.in</p> <p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in</p>	<p>Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.</p>
<p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in</p>	<p>Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry).</p>
<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in</p>	<p>Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.</p>
<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>
<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan</p>
<p>ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p>
<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Ballia, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Mau, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Deoria, Kushinagar, Gorkhpur, Ghazipur, Chandauli, Sidharathnagar.</p>
<p>MUMBAI</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>

<p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in</p>	
<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P.-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001 Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

Zuno General Insurance Limited (Formerly known as Edelweiss General Insurance Company Limited) Registered Office: 2nd Floor, Tower 3, Wing B, Kohinoor City Mall, Kohinoor City, Kiro Road, Kurla (West), Mumbai - 400 070, IRDAI Regn. No.: 159, CIN: U66000MH2016PLC273758, Reach us on: 1800 12000 (Toll-Free), 022 42312000 (Call charges applicable) Email: support@hizuno.com, Website: www.hizuno.com, Issuing/Corporate Office: +91 22 4272 2200, Grievance Redressal Officer: +91 22 4931 4422, Dedicated Toll-Free Number for Grievance: 1800 120 216216.