

IFFCO - TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO SADAN,C1 Distt Centre,Saket,New Delhi- 110017

Office & Professional Establishment Protector Insurance policy (Laghu Udyam)**Policy Schedule Cum Tax Invoice****ORIGINAL FOR RECIPIENT**

GST Applicable

UIN : IRDAN106CP0002V02202122

Servicing Office:

IFFCO-TOKIO General Ins. Co. Ltd

IFFCO House,

2 & 3 Floor, 34 Nehru Place

New Delhi -110019

State Code: 07, GSTIN: 07AAACI7573H1ZE

SAC Code..... : 997139

| | | | | |
|--------------------------------|--|--|---|------------|
| Proposer: | KRISUMI CORPORATION PRIVATE LIMITED | | Tax Invoice No..... | : 47B79882 |
| Address: | Krisumi Sales, Lounge, | | Policy No..... | : 47B79882 |
| | Sector 36 A, Dwarka Expressway, Gurugram | | Date of Issuance..... | 28/07/2023 |
| | GURGAON HARYANA 122004 | | Policy effective from 0001 hrs 22/07/2023 | |
| Country | India | GSTIN: 06AAECV0565A1ZR | To MidNight 21/07/2024 | |
| Phone Number: | | | | |
| State Code/Place of Supply: 06 | | Agent Details: E000040 , A2V INSURANCE BROKERS PRIVATE LIMITED | | |

| | |
|----------------------------------|---|
| Occupation | Office Premises without Centra |
| Name Of Bank/Financial Institute | |
| Location | KRISUMI SALES LOUNGE, SECTOR 36 A, DWARKA EXPRESSWAY, GURUGRAM - 122004 HARYANA. |

Co-Insurance Details

| Name | Share % |
|------|---------|
| | |

Coverage Details

| S.No | Section | Description | Sum Insured (INR) | Premium (Annual) |
|------|---------|---|-------------------|------------------|
| 1 | 001 | FIRE AND ALLIED PERILS | 29,82,19,643 | ₹57,407.28 |
| 2 | 002 | BURGLARY AND OTHER PERILS | 4,35,67,962 | ₹326.76 |
| 3 | 03A | MONEY | 20,00,000 | ₹60.00 |
| 4 | 03B | FIDELITY GUARANTEE | 10,00,000 | ₹115.00 |
| 5 | 004 | FIXED GLASS AND SANITARY FITTINGS | 0 | ₹0.00 |
| 6 | 05A | ELECTRONIC EQUIPMENTS | 0 | ₹0.00 |
| 7 | 05B | REINSTATEMENT OF DATA AND PROGRAMMES | 0 | ₹0.00 |
| 8 | 006 | TV/PC/MOBILE OR ALL RISK | 94,91,140 | ₹23,727.85 |
| 9 | 007 | BREAKDOWN OF ELECTRICAL/MECHANICAL APPLIANCES | 0 | ₹0.00 |
| 10 | 008 | PERSONAL ACCIDENT | 0 | ₹0.00 |
| 11 | 009 | BUSINESS INTERRUPTION | 0 | ₹0.00 |
| 12 | 010 | BAGGAGE | 0 | ₹0.00 |
| 13 | 11A | PUBLIC LIABILITY | 1,00,00,000 | ₹3,000.00 |
| 14 | 11B | WORKMEN'S COMPENSATION | 0 | ₹0.00 |
| 15 | 11C | TENANT'S LEGAL LIABILITY | 0 | ₹0.00 |

(UIN : IRDAN106CP0002V02202122)

Attaching to and forming part of Policy Number 47B79882

'Show Signature Properties'-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to Trusted Certificates'-->Click on 'OK'-->Click on 'Close'

| | | | | |
|----|-----|------------------------|---|-------|
| 16 | 012 | PROFESSIONAL INDEMNITY | 0 | ₹0.00 |
|----|-----|------------------------|---|-------|

PREMIUM DETAILS

| | |
|-----------------|-------------------|
| Section Premium | Terrorism Premium |
| ₹84636.89 | ₹44732.94 |

| | Taxable Value | CGST | SGST/UTGST | IGST | CESS |
|-----------|---------------|-----------|-------------|-----------|-----------|
| Rate | | 0.00 | 0.00 | 18.00 | 0.00 |
| Amount | ₹129369.83 | ₹0.00 | ₹0.00 | ₹23286.57 | ₹0.00 |
| Total Tax | | ₹23286.57 | Total Value | | ₹152656.4 |

Whether GST is Payable on Reverse Charge Basis - No

The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client / Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML / CFT. In case, if any discrepancy is found in KYC Verification of the Client / Policyholder, it is agreed by the Client / Policyholder to complete / rectify the discrepancy found in the KYC documents / information for the generation of CKYC Number, failing which the policy will be considered ineffective / suspended / cancelled and no claim will be payable under this Insurance Policy.

Coverage under this policy include the risk of terrorism damage as per printed clause attached for Fire and Allied Perils, Electronic Equipment & Business Interruption Sections(as applicable) under the policy. For all other Sections of the Policy, Terrorism Damage Cover is Excluded.

This is to certify that KRISUMI CORPORATION PRIVATE LIMITED has paid Rs. 152656.4 towards Premium for Trade Protector Insurance under Policy No 47B79882 for the period from 22/07/2023 to 21/07/2024 .

Dated:- 22/07/2023

Risk Location Covered :

Krisumi Sales Lounge, Sector 36 A, Dwarka Expressway,
Gurugram - 122004 Haryana.

=====

Occupancy office

SECTION 001: FIRE AND ALLIED PERILS

Location: 1 KRISUMI SALES LOUNGE, SECTOR 36 A, DWARKA EXPRESSWAY, , GURUGRAM - 122004 HARYANA.

FIRE CONTENTS Sum Insured...: 29,82,19,643

SECTION : 002 Burglary House Breaking Perils

Discount Applicable

Other Contents Sum Insured: 43,567,962 Premium: 326.76

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DETAIL AS PER ANNEXURE ATTACHED UNDER THE POLICY

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Excess: 5% of claim amount subject to minimum of Rs.5,000/-

for each and every claim

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Total Premium: 326.76

SECTION : 03A Money

Discount Applicable

Single Carrying including SRCC Sum Insured: 1,000,000 Premium: 30.00

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Annual transit : 12000000/-

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Excess: 5% of the claim amount subject to a minimum of Rs.

5,000/- each and every claim

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CASH IN SAFE Including SRCC Sum Insured: 1,000,000 Premium: 30.00

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Excess: 5% of the claim amount subject to a minimum of Rs.

5,000/- each and every claim

.....

Total Premium: 60.00

SECTION : 03B Fidelity Guarantee

Discount Applicable

Fidelity Sum Insured: 1,000,000 Premium: 75.00

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4 EMPLOYESS COVERED

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- 1. Kanwar Pal
- 2. Pradeep Kumar Thakur
- 3. Jagdish Kamat
- 4. Gulshan Kumar

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Excess: 5% of claim amount subject to a minimum of Rs.

5,000/- for each and every loss

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| | | | | |
|--|--------------|--------------------------------|----------|-----------|
| Others | Sum Insured: | 0 | Premium: | 40.00 |
| | | | | |
| ----- | | | | |
| Total Premium: | | 115.00 | | |
| ----- | | | | |
| SECTION : 006 TV /PC/Mobile &/or All Risk | | | | |
| Discount Applicable | | | | |
| == | Sum Insured: | 9,491,140 | Premium: | 23,727.85 |
| DETAILS AS PER ANNEXURE ATTACHED UNDER THE POLICY | | | | |
| === | | | | |
| Excess: 5% of the claim amount subject to a minimum of Rs. | | | | |
| 5,000/- each and every claim | | | | |
| | | | | |
| ----- | | | | |
| Total Premium: | | 23,727.85 | | |
| ----- | | | | |
| SECTION : 11A Public Liability | | | | |
| Discount Applicable | | | | |
| Occupation : | SR10 | Office Premises without Centra | | |
| Any One Year(AOY) | Sum Insured: | 10,000,000 | Premium: | 3,000.00 |
| ----- | | | | |
| Total Premium: | | 3,000.00 | | |
| ----- | | | | |

Exclusion: Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic /epidemics as declared by WHO and / or Government of India will be an exclusion under this policy.

In witness whereof, the undersigned being duly authorized has hereunto set his/her hand on this policy on Date 22/07/2023 at gurgaon.

| | |
|----------------------------------|---|
| Service Tax No : AAACI7573HST001 | Corporate Identity No (CIN) U74899DL2000PLC107621 |
|----------------------------------|---|

Policy Issuing Office: Delhi
 Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi

This Policy is evidence of the contract between You and Us. The Proposal alongwith any written statement of Yours for purpose of this Policy forms part of this contract.

This Policy witnesses that in consideration of Your having paid the premium, We will insure Your interest under the Sections specified as operative in the Schedule during the Policy Period and accordingly We will indemnify You in respect of events occurring during the Period of Insurance in the manner and to the extent set forth in the Policy provided that all the terms, conditions and exceptions of this Policy in so far as they relate to anything to be done or complied with by You have been met.

The Schedule shall form part of this Policy and the term Policy whenever used shall be read as including the Schedule.

Any word or expression to which a specific meaning has been attached in any part of this Policy or of Schedule shall bear such meaning whenever it may appear.

Your Policy is based on information, which You have given Us and the truth of these information shall be condition precedent to Your right to recover under this Policy.

To whom this Policy is issued and what it covers: (Applicable to Section1)

i. This Policy is issued to You and covers Your Insured Property relating to Your Business as mentioned in the Policy Schedule, where the total value at risk across all insurable asset classes at one location is not exceeding â,1 50 Crore (Rupees Fifty Crore only) at the policy Commencement Date.

Provided, if the value at risk for all Insurable Assets exceeds â,1 50 Crore during the Policy Period, this policy shall, on expiry, be replaced by the applicable policy.

ii. If more than one person is insured under this policy, each of You is a joint policyholder. Any notice or letter We give to any of You will be considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if made by all of You.

iii. If You have mortgaged, pledged or hypothecated any Insured Property with a Bank, the Policy Schedule will show an "Agreed Bank Clause" and the name of such Bank. The terms and conditions of this arrangement will be added to the Policy as an additional Clause.

SPECIAL MEANING OF WORDS: Words stated in the table below have a special meaning throughout this Policy and the Policy Schedule. These words with special meaning are stated in the Policy with the first letter in capitals.

1. Proposal

It means any signed Proposal by filling up the questionnaires and declarations, written statements and any information in addition thereto supplied to Us by You or on Your behalf.

2. Policy

It means the Policy booklet, the Schedule and any applicable endorsement or memoranda. Your Policy contains details of the extent of cover available to You, what is excluded from the cover and the conditions, warranties, provisions on which the Policy is issued.

3. Policy Schedule

It means the latest Schedule issued by Us as part of Your Policy. It provides details of Sections of Your Policy which are in force, and the level of cover You have.

A revised Schedule will be sent at each renewal and whenever You request for a change in the cover.

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'Show Signature Properties'-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to Trusted Certificates'-->Click on 'OK'-->Click on 'Close'

The Policy Schedule: The Policy Schedule is an important document about Your insurance cover. It shows:

- i. Your personal details,
- ii. the Policy Period,
- iii. the description of Your Insured Property,
- iv. the total Sum Insured, the Sum Insured for each cover, or for each block, set or category of Insured Property, and its limits and sub-limits for each and every location,
- v. the insurance covers You have purchased,
- vi. the premium You have paid for these insurance covers,
- vii. add-on covers opted by You,
- viii. other important and relevant aspects and information.

4. Endorsement

A written amendment to the Policy that We make (additions, deletions, modifications, exclusions, or conditions of an insurance policy) which may change the terms or scope of the original policy.

5. Sum Insured

The amount shown as Sum Insured in the Policy Schedule. It represents Our maximum liability for each cover or part of cover and for each loss, as applicable.

6. We/Our/Us

The IFFCO-Tokio General Insurance Company that has provided Insurance Cover under this Policy; of the Company.

7. You/Your

The Insured Person/s, Company or other entity shown in the Policy Schedule who has/have purchased Insurance Cover under this Policy; of such Insured Person/s.

8. Insured Person

It means You, Your partners, directors or Your employees aged between 18 (eighteen) years and 70 (seventy) years permanently working with You and named in the Schedule relating to the relevant Section.

9. What is Covered

It means the damages/perils/contingencies which are covered under the Policy and for which We have liability in the event of claim occurrence.

10. What is Not Covered

It means the damages/perils/contingencies which are not covered under the Policy and for which We have no liability in the event of claim occurrence.

11. Market Value

It means new Replacement/Reinstatement Value minus depreciation reckoned as on the date of loss

12. Damage/Damaged

It means loss or damage of the insured property.

13. Accident

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It means a fortuitous event or circumstance which is sudden, unexpected and unintentional including resultant continuous intermittent or repeated exposure arising out of the same fortuitous event or circumstance.

14. Terrorism

It means an act, including but not limited to the use of force or violence and/or 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), committed for political, religious ideological or similar purpose including the intention to influence any government and/or to put the public or any Section of the public in fear and includes any action taken in controlling, preventing or suppressing any act of Terrorism.

15. Excess

It means the first part of any claim for which You are responsible. Any Sum Insured/Limit will apply after the Excess has been deducted.

16. Family

It means Your spouse, children, parents and/or other relatives normally living with You

17. Office

It means the premises named in the Schedule and its garages, outbuildings, and water/oil/gas tanks used in connection with occupation of Office within the boundaries of the land belonging to it.

18. Documents

It means:

- a. Patterns, moulds, designs, plans, deeds, printed books and unused stationary, business records or manuscripts but only for the cost of materials as stationary and clerical labour expended in reproducing such records and not for value to You of the information contained therein or use thereof.
- b. Computer System Records on paper or on data carrying materials but only for value of the materials and not for the value to You of the information contained therein or use thereof.

19. Business

Your commercial enterprise, trade or profession as shown in the Policy Schedule.

20. Money

It means Cash, bank and currency notes, credit cards, telephone cards, cheques, crossed banker's drafts, postal orders, luncheon vouchers, current postage stamps, trading stamps, National Savings Certificates, Premium Bonds, credit sales vouchers or receipts, unexpired units in franking machines, gift tokens and consumer redemption vouchers belonging to You or for which You are responsible

21. Personal Effects

It means articles worn, used or carried about by You or Your Family in every day life.

22. Glass

It means normal flat/annealed glass in or on the premises. It will include counter cases, displays units, shelves, partitions, doors, windows, cases, mirrors and glass top of furniture. The value of Glass will include the cost of painting, tinting, embossing or ornamental work (if applicable) plus boarding up cost of the Glass.

23. Sanitary Fittings

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31. Indemnity Period

It means the period beginning with the occurrence of Damage and ending not later than 12 (twelve) months thereafter during which Your business shall be affected in consequence of the Damage.

32. Additional Benefits

It means the coverages which are granted to You apart from the main covers under the Section, for which no additional premium is required to be paid by You.

33. Extensions

It means optional coverages which are available to You apart from the main covers and Additional Benefits under the Section, which You can choose to take on payment of necessary additional premium.

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- iv. water, gas and sewage pipeline within Your premises or
- v. any other structure shown in the Policy Schedule. (Plinth & Foundation showing in the Policy schedule.

35. Commencement Date:

36. It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.

37. Contents: (Applicable to Section 1)

38. Those articles or things in Your Premises that are not permanently attached or fixed to the structure of Your Premises.

39. Insurable Assets:(for Section1)

40. All Buildings, Plant and Machinery, Furniture, Fixtures and Fittings, Stocks and other Contents which, for the purposes of Your Business on any one location, You own, or hold as tenant or occupant, or hold in trust or on commission, or are legally responsible for as part of Your trade, even if You have not taken insurance cover for any of them.

41. Insured Property:(Applicable to Section 1)

The Building, Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are declared and insured by You under this Policy, and are located in Your Premises unless specifically stated in this Policy. The Insured Property is shown in the Policy Schedule.

42. Kutcha Construction: (Applicable to Section 1)

Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.

43. Partial Loss:

Any loss other than Total Loss.

44. Plant and Machinery: (for Section1)

All equipment, machinery, pipes and cables, spares, computers, servers and preloaded licensed system software located within any structure or in the open area of Your Premises.

It includes

- i. machines under repair,
- ii. machines taken on hire or lease, or through any system of purchase of goods,
- iii. foundation, bedding or setting of the machines, or
 - iv. accessories of machines.

45. Premium:

he premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.

46. Pucca Construction: (Applicable to Section 1)

Construction other than Kutcha Construction

47. Reinstatement/Replacement: (Applicable to Section 1)

Reinstatement/Replacement is defined as:

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to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.

49. Stocks: (Applicable to Section 1)

Any stock of goods or merchandise.

It may be:

- i. Finished goods, semi-finished goods, stock in process, stock invoiced and ready for dispatch,
- ii. Raw materials, packing materials, or
- iii. Stock held in trust for which You are responsible.
- iv. Stock in Open in the Insured Premises

50. Total Loss:

A situation where the Insured Property or item is completely destroyed, lost, or damaged beyond retrieval or repair, or the cost of repairing it is more than the Sum Insured of that item or in total.

51. Agreed Value

It means an amount agreed between You and Us at the Policy Commencement Date for items the value of which cannot be ascertained.

52. Bank:

It means A bank or any financial institution

53. Your Premises:

The premises in which You carry on Business that is occupied by You for the purposes of Business declared to Us and is reflected in the Policy Schedule

GENERAL CONDITIONS

(These apply to the whole Policy)

1. REASONABLE PRECAUTION AND CARE OF PROPERTY

You shall take all reasonable precautions for safety and soundness of insured property and to prevent injury, illness, disease, loss or damage in order to minimise claims. You must comply with manufacturer's recommended actions for inspection and maintenance and shall also comply with all statutory requirements or other regulations and will employ only competent employees.

2. NOTICE

You will give every notice and communication in writing to Our office through which this insurance is effected.

3. MIS-DESCRIPTION

This Policy shall be void and all premium paid by You to Us shall be forfeited in the event of misrepresentation, mis-description or concealment/non-disclosure of any material information.

4. CHANGE IN CIRCUMSTANCES

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An event, which might become a claim under the Policy, must be reported to Us as soon as possible. A written statement of the claim will be required and a Claim Form will be provided. This written statement of claim along with supporting documentation (estimates, vouchers, invoices, proof, investigation report and the like) prepared at Your expenses along with particulars of other insurances covering the same risk must be delivered to Us within 15 days of date of Damage.

The Police must be informed of any theft, attempted theft or Damage caused by rioters, strikers, malicious persons or vandals or of any other criminal act. You shall also take practicable steps to apprehend the guilty person and recover the property lost.

If any person is claiming against You, Your partners, directors or Your employees, every letter, claim, writ, summon, process information or any verbal notice of claim shall be forwarded to Us without delay. You or any person on Your behalf must not attempt to negotiate any claim, nor admit or repudiate any claim without Our consent. You shall give all possible assistance to enable Us to settle or resist any claim or to institute proceedings.

In the event of a claim under Personal Accident Section, You or Insured Person's personal representative must give immediate written notice within 14 days of occurrence of injury/death. All certificates, information and evidences from a Medical Attendant or otherwise required by Us shall be furnished by You or Insured Person's personal representative/assignee in the manner and form as We may prescribe. In such claims, the Insured Person will allow Our medical representative to carry out examination if and when We may reasonably require.

6. CLAIM CONTROL

a.) We are entitled to:

- i.) enter any building where Damage has occurred and take possession of the building or any property of the building and deal with salvage, but this does not mean that property can be abandoned to Us.
- ii.) Keep possession of any such property and examine, sort, arrange, remove or sell any such property or dispose of the same for Your account or deal with the same.
- iii.) receive all necessary information, proof of Damage and assistance from You and from any other person seeking benefit under this Policy.
- iv.) take over and conduct in Your name or any person seeking benefit under this Policy, defence or settlement of any claim.
- v.) take proceedings at Our own expenses and for Our own benefit, but in Your name or name of any other person who is claiming or has received benefit, to recover any payment made or due under this Policy.

b.) No admission, offer, payment or indemnity shall be made or given by You or on Your behalf without Our written consent.

7. FRAUD

If a claim is fraudulent on account of fraudulent means or action used by You, Your Family, Your partners, directors or Your employees, all benefits and rights under this Policy shall be forfeited.

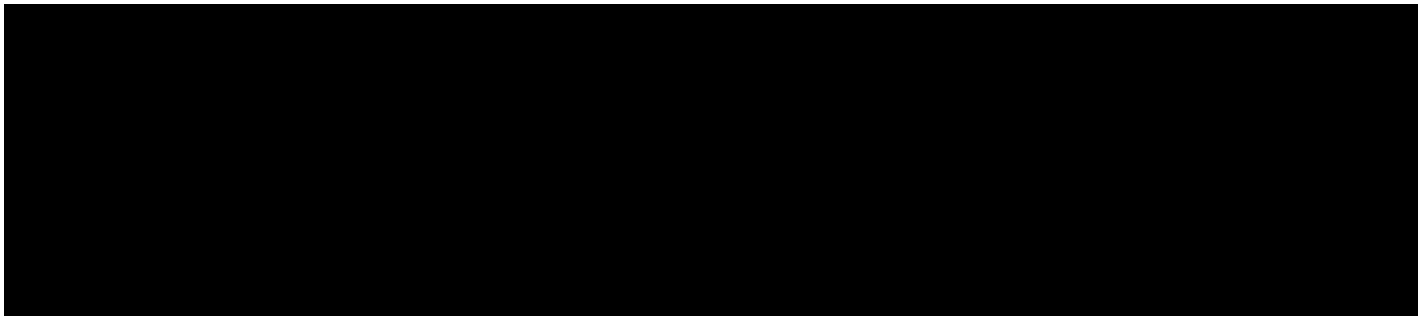
8. CONTRIBUTION

If, when any claim arises, there is any other insurance covering the same matter (property, interest, liability, cost), We will pay only Our rateable proportion. This Condition does not apply to Section 8 (Personal Accident)

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| | |
|--------------------|------|
| 15 days | (%) |
| 1 months | 10% |
| 2 months | 15% |
| 3 months | 30% |
| 4 months | 40% |
| 5 months | 50% |
| 6 months | 60% |
| 7 months | 70% |
| 8 months | 75% |
| 9 months | 80% |
| Exceeding 9 months | 85% |
| | 100% |

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Stock in trade belonging to You and goods in trust for which You are responsible.

Item 2: **Business and Office furniture:**

Business and office furniture, fixtures, fittings, safes, office machinery and electrical & mechanical appliances, electronic equipment (if not covered in the respective Section) belonging to You or for which You are responsible.

Item 3: **Interior Decoration**

Interior decorations, improvements, shop fronts and that portion of the structure of the Building belonging to You or for which You are responsible.

Item 4: **All other Contents:**

All other contents belonging to You or for which You are responsible which includes:

- a) Telephone, gas and electric meters.
- b) Any other items specified in the Schedule.
- c) Money for an amount not exceeding â,150,000 (Rupees Fifty Thousand) during the policy period.
- d) Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding â,150,000 (Rupees Fifty Thousand) during the policy period
- e) Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceedingâ,15 Lakh (Rupees Five Lakh) during the policy period.
- f) Employeesâ€™, Directorsâ€™, visitorsâ€™ personal effects of every description (other than motor vehicles) for an amount not exceeding â,15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period.

PART B BUILDING:- As defined under serial no.34 of Special Meaning of Words

COVER:

In the event of Damage directly caused by insured perils subject to its not being otherwise excluded hereafter, We will indemnify You against such Damage to property insured at the premises.

Clause 1. Insured Events

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

The events covered are given in Column A and those not covered in respect of these events are given in Column B.

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| Column A | Column B |
|--|--|
| We cover physical loss or damage, or destruction caused to the Insured Property by | We do not cover for loss or damage, or destruction caused to the Insured Property by |
| 1. Fire, including due to its own fermentation, or natural heating, or spontaneous combustion. | caused by a. its undergoing any heating or drying process, or b. burning of Insured Property by order of any Public Authority. |
| 2. Explosion or Implosion | a. caused to boilers, economizers or other vessels, machinery or apparatus in which steam is generated, or their contents, resulting from their own explosion or implosion, or b. caused by centrifugal forces. |
| 3. Lightning | - |
| 4. Earthquake, volcanic eruption, or other convulsions of nature | - |
| 5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation | - |
| 6. Subsidence of the land on which Your Premises stand, Landslide, Rockslide | caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or ground works or excavations. |
| 7. Bush fire, Forest fire and Jungle fire | - |
| 8. Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.), | a. caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by Insured or their employee while acting in the course of employment |
| 9. Missile testing operations | - |
| 10. Riot, Strikes, Malicious Damages | caused by a. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind, b. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or c. temporary or permanent dispossession of any Building by unlawful occupation by any person. |
| 11. Acts of terrorism (Coverage as per Terrorism Clause attached.) | Exclusions as per Terrorism Clause attached. |
| | |
| | b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You. |
| 14. Theft within 7 days from the occurrence of and proximately caused by any of the above Insured Events | if it is a. of any article or thing outside Your Premises, or |

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Except as stated If any Insured Property is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end. If We pay the total Sum Insured for any claim, this Policy will end , the insurance cover will, at all times, be maintained during the Policy Period to the full extent of the respective Sums Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

Notwithstanding the above, the Sum Insured shall stand reduced by the amount of loss in case You, immediately on occurrence of loss, exercise Your option not to restore the Sum Insured.

4. In-built Covers

If We agree to pay Your claim for loss or damage to Insured Property, We will also pay for the following loss or damage and expenses.

4.1 Additions, alterations or extensions:

We cover Buildings, Plant, Machinery, and Furniture and Fittings, or other Contents which You will erect, or acquire, or for which You will become responsible, after the Commencement Date, in the Insured Premises. We will pay, for that item as follows:

- i. You inform Us of the item so erected or acquired within 7 (seven) days of it becoming known to You,
- ii. such item of Property is not otherwise insured,
- iii. maximum limit under this cover is 15% (excluding stocks),
- iv. subject to Underinsurance provision of Clause 5 of this Policy.

4.2 Temporary removal of stocks:

We cover stocks temporarily removed to any other premises for the purposes of fabrication, processing or finishing, or other similar purposes as follows:

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v. These costs will not include

- a. the costs incurred for complying with such regulations,
 - for destruction or damage occurring before Commencement Date,
 - for destruction or damage not insured under this Policy
 - under which You have received notice before the destruction or damage occurred.
- b. any additional cost required to repair or reconstruct the Insured Property to a condition equal to its condition when new, had the need to comply with the regulation not arisen.

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- i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,
 - ii. Stock covered under Clause 2 (4.2) of this Policy.
11. Any reduction in market value of any Insured Property after its repair or reinstatement.
 12. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
 13. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
 14. Costs, fees or expenses for preparing any claim.

Clause 4. What We Pay

If any Insured Property is physically damaged, lost or destroyed, We will pay You as follows:

1. Partial Loss:

- i. If any Insured Property is a Partial Loss, We will reimburse to You the cost of repairs to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged.

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1. All insurances under this Section of the Policy shall cease on expiry of seven days from the date of fall or displacement of the insured building or part thereof or

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of the whole or any part of any range of buildings or of any structure of which such building forms a part.

Provided such a fall or displacement is not caused by insured perils, Damage which is covered by this Policy or would be covered if such building, range of buildings or structure were insured under this Policy.

However, We may agree to continue the insurance subject to revised rates, terms and conditions provided that We have been given express notice within 7 (seven) days of such fall or displacement of the building.

2. The insurance under this Section does not cover any Damage to the property which at the time of happening of such Damage, is insured by or would, but for the existence of this Policy be insured by a Marine Policy, except in respect of any excess beyond the amount which would have been payable under the Marine Policy or Policies had this insurance not been effected.

SECTION 2

BURGLARY & HOUSEBREAKING INCLUDING LARCENY OR THEFT AND OTHER PERILS

PROPERTY INSURED

It shall mean the same properties described under Part A (Contents) and Part B (Building) under Section 1 (Fire and Allied Perils).

WHAT IS COVERED

In the event of Damage directly caused by insured perils listed hereunder and subject to its not being otherwise excluded, We will indemnify You against such Damage to property insured at Your premises.

1. Theft or attempted theft involving violent and forcible entry into or exit from the insured premises, Robbery and Dacoity.

2. Impact damage by falling trees, telegraph/electric poles, pylons or lamppost or any part of them.

3. Breakage, collapse and/or falling of television or radio aerials, external satellite dishes, aerial fittings and masts.

4. Damage resulting from action of civic authorities in attempting to prevent the spread of a fire.

5. Accidental Damage by any person not being member of Your Family or in Your service who shall be Your professional patient and who shall cause Damage whilst wholly or partially anaesthetised for medical, surgical or dental purpose. This peril is applicable only in case of Medical Establishment, Nursing Homes and Hospitals.

WHAT IS NOT COVERED

We will not be liable for:

1. a) Damage caused by theft, attempted theft by any of Your directors, partners or employees whether as principal or accessory.

b.) Damage caused whilst Your premises remains Unoccupied for more than 60 days in continuation.

2. a.) Damage caused as a result of felling or lopping of trees by You or on Your behalf.

b.) Damage caused to gates and fences.

3. Damage to the satellite dish or aerial itself.

5. Any Damage of insured Contents situated outside Your premises, unless such Contents are traditionally kept outside but within the boundaries of Your premises (e.g. garden furniture). Our maximum liability for any such Damage

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will be Rs.5,000/- (Rupees five thousand) and all such claims will be subject to an Excess of Rs.1000/-(Rupees one thousand)

SPECIAL PROVISIONS

1. CLAIM SETTLEMENT

In the event of Damage to property insured, We will indemnify You by payment or at Our option by repair, replacement or reinstatement. In case of reinstatement or replacement, We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner subject to limits of Sum Insured. If We so elect to replace or reinstate any property, You shall at Your own expense furnish Us with such plans, specifications, measurements, quantities and such other particulars as We may require and no acts done or caused to be done by Us with a view to reinstatement or replacement shall be deemed as an election by Us to reinstate or replace.

If in any case We shall be unable to reinstate or repair the property hereby insured because of any regulation(s) in force affecting the alignment of streets or the construction of building or otherwise, We shall in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property, if the same could lawfully be reinstated to its former condition.

2. BASIS OF CLAIM SETTLEMENT

In the event of Damage to the property insured by insured perils during the currency of Policy, We will: -

PART A CONTENTS

Under Item 1(Stock in trade)

Pay the full cost of replacing stocks at prices current at the time, when Damage occurs.

Under Item 2,3 and 4 (Business and office furniture, Interior decoration and All other contents)

Pay the full cost of repair or replacement to a condition equal to but not better or more extensive than its condition when new, provided that such cost has been incurred. However, in case such cost has not been incurred in respect of any item and also in case of Item 4 (All other Contents), We will pay amount of Damage less due allowance for wear and tear and depreciation

PART B BUILDINGS

Pay the full cost of repair or reinstatement on the same site or upon another site in any manner suitable to a condition equal to but not better or more extensive than its condition when new, provided that such cost has been incurred.

In case the reinstatement is not carried out or the cost has not been incurred, then We will pay the amount of Damage less due allowance for wear and tear and depreciation.

APPLICABLE TO BOTH PART A AND B

It is also provided that reinstatement is carried out with reasonable dispatch and within 12 months from the date of Damage or within such extended period as We may allow.

SPECIAL CONDITION

1. AVERAGE (UNDER-INSURANCE)

The Sum Insured of each Item under this Section is separately subject to Average (Under-Insurance) as detailed below.

a) IN CASE OF REINSTATEMENT:

If at the time of replacement or re-instatement, the sum representing the total cost which would have been incurred in reinstatement if the whole property covered had been destroyed exceeds the Sum Insured thereon at the commencement of Damage, You will be considered as Your own Insurer for the difference between

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c.) In respect of Corporate credit cards or other financial transaction cards, We will pay for cost of replacing such cards and also for any loss for which You are responsible following unauthorised use of such cards to the extent it is not covered by any other Insurance Policy whether effected by You or not. The maximum amount payable for unauthorised use of the card is Rs.10,000/- (Rupees ten thousand) for any claim and Rs.20,000/- (Rupees twenty thousand) for all claims in any one Policy Period. The amounts as stated above would be within the overall Sum Insured limit for this Extension cover and cannot exceed the said limit for any one loss/all losses during the Policy Period. This coverage is subject to the loss of the card being reported to the Bank/Credit card company within 24 hours of the loss.

SECTION 3
MONEY AND FIDELITY GUARANTEE

PART A MONEY

DEFINITIONS

1. Bank

It means and include bank of every description, post office and government treasury.

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premises for the purpose of office work/business.

3. Authorised Representative

It means and includes Your employees, partners and directors, employees of Your sister concerns operating from the same premises or employees of any other concern who are engaged in the work of carrying Your Money through a specific contract or Agreement executed by You.

WHAT IS COVERED

In the event of loss of Money relating to Your business profession or official work happening during the currency of the Policy in accordance with the situation(s) or circumstance(s) described below, We will indemnify You against such loss subject to limits stated in the Schedule.

Circumstance(s) or Situation(s):

1. Loss of Money due to accident or misfortune whilst in direct transit from or to the insured premises.
2. Loss of Money due to accident or misfortune whilst in direct transit between any collection/payment center and Bank.
3. Loss of Money due to housebreaking, robbery, dacoity, holdup whilst in insured premises during Office Hours.
4. Loss of Money due to housebreaking, robbery, dacoity, holdup whilst in locked safe or strong room, locked steel almirah /standard cash box inside the insured premises outside Office Hours.

WHAT IS NOT COVERED

We will not be liable for:

1. Shortage of Money due to errors or omission.
2. Loss of Money entrusted to any other person or not in personal custody of Your Authorised Representative.
3. Loss arising from fraud or dishonesty of Your Authorised Representative unless such loss is discovered within 48 hours of its occurrence.
4. Loss of Money extracted from safe, strong room, almirah or cash box following the use of key to the said safe, strong room etc. unless such key has been obtained by assault or violence or threat thereof.
5. Loss of Money insured by any other Policy except in respect of any excess beyond the amount which would have been payable under such Policy or Policies had this insurance not been effected.
6. Theft from any unattended vehicle except from cars of fully enclosed saloon type having all its doors, windows and other openings securely locked and properly fastened.
7. Loss of Money in transit outside the limits of city /town where insured premises are located.

SPECIAL CONDITION

WHAT IS COVERED

We will pay upto Rs.10,000/- (Rupees ten thousand) in any one Policy Period for Damage to any

1. Safe, strong room, steel almirah or cash box.
2. Case, bag, waistcoat when used for the carriage of Money directly associated with Circumstances or Situations described hereinabove.

WHAT IS NOT COVERED

We will not be liable for

1. Any Damage which is covered by any other Section of the Policy or any other Policy.
2. Any Damage occurring at private residence of You, Your partners, directors or employees..

PART B

FIDELITY GUARANTEE

WHAT IS COVERED

We will indemnify You against direct pecuniary loss caused by act of fraud or dishonesty committed by any person employed by or with You in the premises upto amount(s) stated in the Schedule.

Provided that the loss shall have occurred in connection with occupation and duties of Your employees during the uninterrupted continuance of his/her employment and be discovered within six months after the death, resignation,

WHAT IS NOT COVERED

We will not be laible for

1. An Excess equivalent to the sum of money which but for the act or default on part of the employee would have become payable or due to him/ her by You.
2. More than one claim in respect of acts or defaults of anyone employee.
3. Any act or default committed prior to the date of commencement of risk in the Schedule hereto for such employee.

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2. BASIS OF CLAIM SETTLEMENT

If the insured equipment is Damaged, We will pay for expenses necessarily incurred to restore the Damaged equipment to its former state of serviceability (Repair Basis) or pay the Market Value of the equipment if the cost of its repair exceeds or equals the Market Value of the equipment immediately before the damage (Total Loss Basis) We will also pay the following to the extent these expenses have been included in the Sum Insured.

i.) Cost of dismantling and re-erection for the purpose of repairs.

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more than 60

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2. Actual values of valves for diagnostic equipment

| Age (months) | Actual value in % of new replacement value |
|--------------|--|
| Less than 33 | 100 |
| Less than 36 | 90 |
| Less than 39 | 80 |
| Less than 42 | 70 |
| Less than 45 | 60 |
| Less than 48 | 50 |
| Less than 51 | 40 |
| Less than 54 | 30 |
| Less than 57 | 20 |
| Less than 60 | 10 |
| More than 60 | 0 |

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4. Actual values of deep therapy X-ray tubes and valves.

Period of operation (hours) OR age (months) (whichever results in the lower actual value)

| Period of operation (hours) | Age (months) | Actual value in % of new replacement values |
|-----------------------------|--------------|---|
| Less than 400 | Less than 18 | 100 |
| Less than 500 | Less than 20 | 90 |
| Less than 600 | Less than 23 | 80 |
| Less than 700 | Less than 26 | 70 |
| Less than 800 | Less than 30 | 60 |
| Less than 900 | Less than 34 | 50 |
| Less than 1000 | Less than 40 | 40 |
| Less than 1100 | Less than 46 | 30 |
| Less than 1200 | Less than 52 | 20 |
| Less than 1300 | Less than 60 | 10 |
| More than 1300 | More than 60 | 0 |

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5. Actual values of X-ray tubes and valves for material testing equipment.

Period of operation (hours) OR age (months) (whichever results in the lower actual value)

| Period of operation (hours) | Age (months) | Actual value in % of new replacement values |
|-----------------------------|--------------|---|
| Less than 300 | Less than 6 | 100 |
| Less than 380 | Less than 8 | 90 |
| Less than 460 | Less than 10 | 80 |
| Less than 540 | Less than 12 | 70 |
| Less than 620 | Less than 14 | 60 |
| Less than 700 | Less than 16 | 50 |
| Less than 780 | Less than 18 | 40 |
| Less than 860 | Less than 20 | 30 |
| More than 860 | More than 20 | 20 |

6. Actual values of picture and pick-up tubes for TV equipment.

After 12 months use, the actual value of picture and pick-up tubes shall be reduced by 3% per month down to a minimum of 20% of the new replacement value.

7. Actual values of other types of tubes and valves.

For other types of tubes and valves the actual values on the date of an occurrence shall be determined on the basis of data furnished by the supplier.

SPECIAL CONDITION CONCERNING COMPUTER TOMOGRAPHS

It is agreed and understand that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not be liable for any damage consisting in the failure of individual construction elements or components, unless it can be proved that such damage has been caused by an external event acting on the system or by a fire generated within the system.

In contrast to the indemnity scales of Endorsement on "Cover for valves and tubes" incorporated in medical equipment, the following scales shall apply to the tubes indicated below built into Computer Tomographs:

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1. X-ray tubes.

| With high-voltage time meter (stationary-anode tubes):(operating hours up to) | With exposure counter (rotating-anode tubes):(No. of exposures up to) | Indemnity (%) |
|--|--|------------------|
| 400 | 10,000 | 100 |
| 440 | 11,000 | 90 |
| 480 | 12,000 | 80 |
| 520 | 13,000 | 70 |
| 600 | 15,000 | 60 |
| 720 | 18,000 | 50 |
| 840 | 21,000 | 40 |
| 960 | 24,000 | 30 |
| 1,080 | 27,000 | 20 |
| 1,200 | 30,000 | 10 |

2. Tubes for voltage stabilizations and regulations.

| Period of use (months) | Indemnity (%) |
|------------------------|---------------|
| 36 | 100 |
| 39 | 90 |
| 41 | 80 |
| 44 | 70 |
| 47 | 60 |
| 49 | 50 |
| 52 | 40 |
| 55 | 30 |
| 57 | 20 |
| 60 | 10 |

PART B REINSTATEMENT OF DATA AND SOFTWARE**WHAT IS COVERED**

If the electronic data contained in or on the Data Carrying Material or the software is/are damaged by perils mentioned under "WHAT IS COVERED" of Section 5 A, We will indemnify You in respect of cost of reinstating such electronic data on Data Carrying Material and/or software upto the limits stated in the Schedule.

This cover is applicable while such electronic data and software are kept in the premises.

WHAT IS NOT COVERED

We will not be liable for

1. a) An Excess of 5% of the claim amount subject to a minimum of Rs.1,000/- (Rupees one thousand) if the value of the equipment is upto Rs.100,000/- (Rupees one lakh)
- b) An Excess of 5% of the claim amount subject to a minimum of Rs.2,500/- (Rupees two thousand five hundred) if the value of the equipment is more than Rs.100,000/- (Rupees one lakh)
2. Erasure, destruction, distortion or corruption resulting from an unidentifiable occurrence.
3. Any cost arising from false programming, punching, labeling or inserting, inadvertent cancelling of information or discarding of data and from loss of information caused by magnetic fields.
4. Damage discovered more than six calendar months after its occurrence.

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b.) For replacing the damaged software by new software of same quality, efficiency level and make.

2. BASIS OF CLAIM SETTLEMENT

We will indemnify any expenses incurred by You within a period of 12 (twelve) months as from date of the occurrence strictly for the purpose of restoring the insured electronic data and/or software to a condition equivalent to that existing prior to the occurrence and necessary for permitting data processing operations to be continued in the normal manner.

If it is not necessary to reproduce the lost electronic data or if such reproduction is not effected within 12 (twelve) months after the occurrence, We will only be liable to indemnify under Section 5A, the expenses incurred for replacing the damaged data carrying material by new data carrying material. However if the damaged software can not be replaced by same software, then we will indemnify You for next level of upgraded software which is available by deducting an amount towards improvement and efficiency of the new replaced software over the damaged software.

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SPECIAL PROVISION

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SPECIAL CONDITIONS

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and anywhere within the Geographical Limits specified under the Policy for Item 3 above.

amount whichever is higher in respect of Damage to Hoarding.

b) First Rs.500/-(Rupees five hundred) or 5% (five per cent) of the claim amount whichever is higher in respect of Damage to Neon and Illuminated Sign and Other Trade Equipments insured.

2) Damage:

a) to property insured caused by its undergoing any heating process or any process involving the application of heat.

b) due to theft or attempted theft by or in connivance with You or Your Family or Your employee/director/partner

c) due to any person obtaining the property by deception.

d) caused by or arising from

i) moth, insect, mildew, vermin, fungus, wear & tear, depreciation or any gradually operating cause.

ii) any process of dyeing, cleaning, washing, repairing or restoring to which the property is subjected.

iii) mechanical or electrical breakdown or failure.

iv) gradual deterioration, market depreciation, improper maintenance.

e) to electrical equipment by its short circuiting or overrunning .

f) due to theft from any unattended vehicle except from car of fully enclosed saloon type having all its doors, windows and other openings securely locked and properly fastened.

g) whilst being conveyed by any carrier under contract of affreightment.

h) cost of remaking any film, disc, tape or the value of any information contained on it.

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We will also pay for -

1. cost of dismantling and installation for purpose of repair;
2. freight, customs duties and other dues payable on replacement of the Appliance;

Provided that these have been included in Sum Insured.

This cover is applicable during the period when after successful completion of their performance/acceptance test such equipments, parts or accessories are at work or at rest or being dismantled for the purpose of cleaning, overhauling or in course of aforesaid operation themselves or when being shifted within the premises or during the subsequent re-erection.

3. Damage for which the manufacturer or supplier of the property is responsible by law or contract or any amount recoverable under Maintenance Agreement.
4. Damage resulting from overload experiment or test requiring imposition of abnormal conditions.
5. Damage due to deterioration of or wearing away of any item caused by or as a result of normal use or exposure.
6. Gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage, although at some future time repair or replacements of parts affected may be necessary.
7. Damage due to wilful act or negligence of You or Your employee, partner or director.
8. Damage to consumables such as ropes, rubber items, dies, moulds, blade, cutters, knives, exchangeable tools, engraved or impression cylinders or rolls, glass and porcelain items, ceramics, operating media, belts or wires, fabrics, anti-corrosive, non metallic linings unless such parts are affected by an indemnifiable Damage to the insured item itself

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9. Damage to any insured item occasioned by permanent or temporary dispossession of any building resulting from confiscation, commandeering or requisition by any lawful authority or resulting from unlawful occupation by You of the building.

SPECIAL PROVISIONS

1. Any Electrical/Mechanical Appliance covered under this Section has to be necessarily insured under Section 1(Fire and Allied Perils)

2. SUM INSURED

It is a requirement of this insurance that the Sum Insured in respect of items specified in the Schedule shall be equal to the cost of replacement of the insured property by new property of the same kind and capacity, including freight, custom duties and other dues and also dismantling and re-erection cost.

3. BASIS OF CLAIM SETTLEMENT

The basis of claim settlement will be the same as described in Section 5A (Electrical Equipment Insurance) Special Provision No. 2.

SPECIAL CONDITIONS

This Section is subject to the same conditions as that of Section 5A (Electronic Equipment Insurance).

SECTION 8 PERSONAL ACCIDENT

DEFINITIONS

1. Injury

It shall mean accidental bodily injury solely and directly caused by external, violent and visible cause. This definition includes accidental bodily injury resulting from exposure to elements of the cause.

2. Loss of Limbs

It shall mean physical separation of one or more hands or feet or permanent and total loss of use of one or more hands or feet.

3. Physical Separation

It shall mean separation of the hand at or above the wrist and/or of the foot at or above the ankle respectively.

4. Permanent Total Disablement

The bodily injury which as its direct consequence immediately or in foreseeable future will prevent the Insured Person from engaging in any kind of occupation, profession or business for which the Insured Person is reasonably qualified by education, training or experience.

5. Temporary Total Disablement

The bodily injury which as its direct consequence will prevent the Insured Person from engaging in all types of occupation or any employment whatsoever for a period not exceeding 104 (one hundred and four) weeks from the date of injury to the time when the Insured Person is fit enough to resume duty or engage in any kind of occupation, as certified by a Medical Practitioner.

WHAT IS COVERED

If following bodily injury which solely and directly causes Insured Person's death or disablement within 12 months of injury as stated in Table of Benefits, We

WHAT IS NOT COVERED

We will not be liable for

1. Compensation under more than one of the benefits mentioned in the Table of Benefits in respect of the same period of disablement.

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| TABLE OF BENEFITS | % OF CAPITAL SUM INSURED |
|---|--------------------------|
| 1. 1. Death | 100 |
| 2. a.) Loss of sight (both eyes) | 100 |
| b.) Loss of two limbs | 100 |
| c.) Loss of one limb and one eye | 100 |
| 3. a.) Loss of an arm | |
| i) At the shoulder joint | 70 |
| ii) At a point above elbow joint | 65 |
| iii) At a point below elbow joint | 60 |
| iv) At the wrist | 55 |
| b.) Loss of a leg | |
| i) Above the centre of the femur | 70 |
| ii) Upto a point below the femur | 65 |
| iii) Upto a point below the knee | 60 |
| iv) Upto the centre of tibia | 55 |
| v) At the ankle | 50 |
| c.) Loss of sight of one eye | 50 |
| 4. Permanent total and absolute disablement | 100 |
| 5. a.) i) Loss of toes-all | 20 |
| ii.) Great-both phalanges | 5 |
| iii.) Great-one phalanx | 2 |
| iv.) Other than great, if more than one toe lost-each | 1 |
| b.) i.) Loss of hearing " both ears | 50 |
| ii.) Loss of hearing " one ear | 15 |
| c.) Loss of speech | 50 |

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| | |
|---|--|
| d.) Loss of four fingers and thumb of one hand | 40 |
| e.) Loss of four fingers | 35 |
| f.) Loss of thumb | |
| i.) Both phalanges | 25 |
| ii.) One phalanx | 10 |
| g.) Loss of index finger | |
| i.) Three phalanges | 10 |
| ii.) Two phalanges | 8 |
| iii.) One phalanx | 4 |
| h.) Loss of middle finger | |
| i.) Three phalanges | 6 |
| ii.) Two phalanges | 4 |
| iii.) One phalanx | 2 |
| i.) Loss of ring finger | |
| i.) Three phalanges | 5 |
| ii.) Two phalanges | 4 |
| iii.) One phalanx | 2 |
| j.) Loss of little finger | |
| i.) Three phalanges | 4 |
| ii.) Two phalanges | 3 |
| iii.) One phalanx | 2 |
| k.) Loss of metacarpals | |
| i.) First or second (additional) | 3 |
| ii.) Third, fourth or fifth (additional) | 2 |
| l.) Loss of toe | |
| i.) Big toe | 5 |
| ii.) Some other toe | 3 |
| m.) Sense of smell | 10 |
| n.) Sense of taste | 5 |
| o.) i.) Fracture of any bone above ankle in either leg with established and permanent non union | 10 |
| ii.) Fracture of one or more bones above wrist with established and permanent non union | 5 |
| union | 7.5 |
| p.) Shortening of the leg by 5 cm or more | 2 |
| q.) Loss of at least 50% of all sound and natural teeth, including capped or eroded teeth | % as assessed by Doctor 1% of C.S.I or Rs. 5000/- (Rupees five thousand) per week whichever is lower. |
| r.) Any other permanent partial disablement | |
| 6. Temporary total disablement | |

ADDITIONAL BENEFITS

| COVER | BENEFIT |
|---|---------------------------|
| 1. In the event of death of Insured Person outside his/her Home, transportation | 2% of Capital Sum Insured |

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Damage not occurred.

WHAT IS COVERED

If the business or profession carried on by You in the insured premises is interfered with or interrupted during the Policy Period by Damage occurring at the premises for which liability has been admitted by Us under Section 1 (Fire and Allied Perils), then We will pay You the amount of loss in respect of items listed below in accordance with the provisions described below:

- a) On Gross Income including Increased Cost of Working.
- b) On Accountant's fees and other charges.

WHAT IS NOT COVERED

We will not be liable for:

- 1 a) If Your business or profession be wound up or carried on by a liquidator or receiver or permanently discontinued.
- b) If Your interest ceases other than by death

SPECIAL PROVISIONS

1. LIMIT OF LIABILITY

Our liability shall in no case exceed in respect of each item the Sum Insured stated in the Schedule or in the whole the total Sum Insured hereby or such other sum (s) as may hereafter be substituted thereof by endorsement only signed by or on Our behalf.

2. BASIS OF CLAIM SETTLEMENT

a) The amount payable under Item (a) is limited to :

i.) LOSS OF GROSS INCOME

In respect of loss of Gross Income, the amount by which the Gross Income during the Indemnity Period shall in consequence of the Damage fall short of the Standard Gross Income.

ii.) INCREASED COST OF WORKING

In respect of Increased Cost of Working, those expenses reasonably and necessarily incurred with the sole purpose to minimise or avoid a reduction in Gross Income which but for that expenditure would have taken place during the Indemnity Period in consequence of the Damage , but not exceeding the reduction in Gross Income thereby avoided.

b) Accountant, Legal, Clerical and other Charges

The amount payable under Item (b) is limited to:

i) ACCOUNTANT'S CHARGES

The fees payable by You to Your auditor or professional accountant reasonably and necessarily incurred for producing and certifying such particulars, details and documents required by Us in connection with a claim under this Section for the purpose of investigation or verification of such claim. The certificate to this effect given by Your accountants/auditors shall be prima facie evidence of the particulars and details to which such certificate relates.

ii) LEGAL, CLERICAL AND OTHER CHARGES.

The charges necessarily incurred by You for the replacement or restoration of deeds and other documents (including stamps thereon), manuscripts, plans,

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specification and writings of every description and books (written and printed), books of account, card indexes and other business records.

3 We will take into account following factors in calculating the claim amount.

- a) If any charges or expenses of business or profession are reduced during the Indemnity Period because of interference or interruption, then amount payable will be reduced according.
- b) If during the Indemnity Period, work is carried out or services rendered elsewhere than at the insured premises for the benefit of business or profession by You or by others on Your behalf, the money paid or payable in respect of such works shall be brought into account in arising at reduction in Gross Income.

SPECIAL CONDITION

AVERAGE CLAUSE

If the Sum Insured is less than the Annual Gross Income of Your business or profession carried out from the insured premises, the amount payable shall be reduced in that proportion.

**SECTION 10
BAGGAGE**

WHAT IS COVERED

If Baggage is Damaged whilst being carried by the Insured Person on a Journey due to accident or misfortune, We will indemnity You in respect of such Damage upto their Market Value at the time of happening of the Damage.

NOTE

The Insured Person for this Section shall mean You, Your partner, director or employee aged between 18 and 70 yrs permanenently working with You at the insured premises as stated in the Schedule.

WHAT IS NOT COVERED

We will not be liable for

- 1. An Excess of Rs. 500/- (Rupees five hundred) for each and every Damage.
- 2. Theft not reported to Police within 24 hours of discovering and a written Report obtained.
- 3. Damage due to cracking, scratching or breakage of lens or glass, whether part of any equipment or otherwise, Damage to china marble, gramophone records and other articles of brittle or fragile nature unless such Damage arises from an accident to the vessel, train or aircraft by which such property is conveyed.
- 4. Damage caused by moth, mildew, vermin or any process of cleaning, dyeing, repairing or restoring to which the property is subjected.
- 5. Damage to any electrical machine or apparatus (including wireless sets, rates, television sets and tape recorders) caused by electrical or mechanical breakdown.
- 6. Theft from any unattended vehicle except from car of fully enclosed saloon type having all the doors, windows and other openings securely locked and properly fastened.
- 7. Damage while being conveyed by any carrier under contract of affreightment.
- 8. Damage caused by or arising from leakage, spilling or exploding of liquid oils or materials of like nature or articles of a dangerous or damaging nature.

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1. BASIS OF CLAIM SETTLEMENT

A claim in respect of items acquired during the Journey shall be settled only after having been satisfied that the items were purchased with due proof of purchase bills, vouchers and also with necessary bills and documents that repair or replacement has been carried out.

2. LIMIT OF LIABILITY

Our limit of liability for any one claim will be the Sum Insured figure for this Section of the Policy which represents the maximum limit of loss for any one Insured Person and any one event as well as the limit of all losses during the Policy Period for all Insured Persons.

SECTION 11 LIABILITY INSURANCE

DEFINITIONS

1. Accidental Injury

It means the bodily injury, illness or diseases including death of or to any person as a result of Accident.

2. Accidental Damage

It means actual and/or physical loss of or damage to tangible property of any person as a result of Accident.

3. Property

It means material property.

4. Event

It means one occurrence or number of occurrences arising directly or indirectly from one source or original source.

5. Accident

It means a fortuitous event or circumstance, which is sudden, unexpected and unintentional including resultant continuous intermittent or repeated exposure arising out of the same fortuitous event or circumstance.

6. Pollution

It means pollution or contamination of the atmosphere or of any water land or other tangible property.

7. Limit of Indemnity

It means the total monetary amount of Our liability for one event/accident and all events/accidents during the Policy Period. Our total liability to pay compensation, claimant's cost, fees and expenses, defence costs shall not exceed Limit of Liability (Sum Insured) opted by You under this Section.

8. Retroactive Date

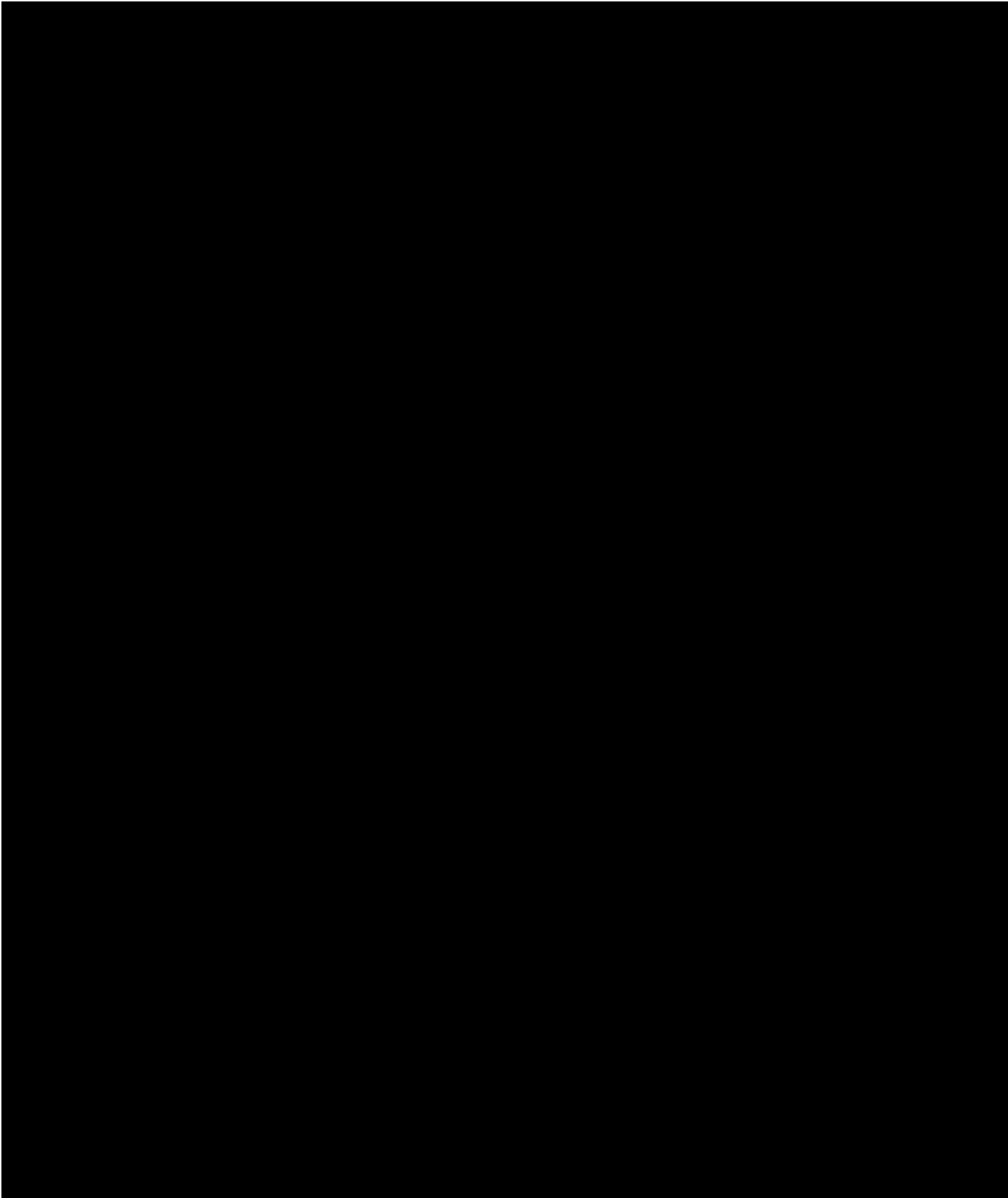
It means the date when the risk is originally incepted under a claim made Policy and thereafter renewed without break in the period of cover.

9. Defence Cost

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(b) The designs, plans, formula or specification of products or work for a fee.

ADDITIONAL BENEFITS

The Public Liability Section of the Policy also covers upto 20% (twenty percent) of the limits of liability within overall liability (i.e. Sum Insured under the Section)

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arising out of any accusation of shoplifting, theft, dishonesty or improper conduct by any visitor in Your insured premises resulting in their wrongful detention, false or malicious prosecution or false imprisonment.

EXTENSION

LEGAL LIABILITY IN RESPECT OF DOCUMENTS

WHAT IS COVERED

We will pay upto 25% (twenty five percent) of Sum Insured on Contents under Section 1 (Fire and Allied Perils) or a maximum of Rs. 100,000/- (Rupees one lakh) for compensation and legal costs which You shall become legally liable to pay to third parties as a direct consequence of Damage to Documents as defined under General Definitions lying in Your custody and for which you are responsible, which have been covered under Section 1 (Fire and Allied Perils) or Section 2(Burglary and other perils) or Extension No. 3 thereof (Documents and Cards) and in respect of which payment, reinstatement or repair has been made or liability admitted by Us, except for Our not paying on account of the claim falling within the limits of Excess.

WHAT IS NOT COVERED

We will not be liable for Any liability which You have assumed under any contract, undertaking or agreement where such liability would not have attached to You in the absence of such contract, undertaking or agreement.

PART B WORKMEN COMPENSATION

WHAT IS COVERED

If You are liable at law for:
Accidental injury to any employee mentioned in the Schedule relating to this Sub-Section happening during the Policy Period arising out of and in the course of employment with You in respect of Your business mentioned in the Schedule under the Fatal Accident Act 1855, Workmen's Compensation Act 1923 or any amendment thereto or under Common Law.
We will pay for -
1. Damages or compensation legally payable by You to the employees for their accidental injury or death.
2. Their legal costs to the extent awarded by the Court.
3. Your Defence Costs..

WHAT IS NOT COVERED

We will not be liable for
1. Any interest and/or penalty imposed on You on account of failure to comply with requirements laid down under Workmen's Compensation Act 1923 and subsequent amendments of the said Act.
2. Liability in respect of any employee who is not a Workman within the meaning of the Workmen's Compensation Act.
3. Any liability assumed by You through a contract or agreement unless such liability would have attached notwithstanding such agreement.

PART C - TENANT'S LEGAL LIABILITY

WHAT IS COVERED

If You are legally liable as tenant of Your premises (but not as the owner) under the terms of Your Tenancy Agreement to pay Your landlord on account of the happening of the under-mentioned Damages to Your premises, We will pay for:
Damage arising from any of the insured perils covered under Section 1 (Fire and

WHAT IS NOT COVERED

We will not be liable for Your liabilities in respect of
1. Damages which are not covered under Section 1(Fire and Allied Perils) and Section 2 (Burglary, Housebreaking and Other Perils)
2. Damages caused to that part of the building which is not under Your

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7. Any damage and/or injury originating before the Retroactive Date mentioned in the Schedule.

SPECIAL PROVISIONS

1. LIMIT OF LIABILITY

The maximum amount We will pay for any one claim is the Market Value of the Damaged property subject to the Sum Insured limit for all claims during the Policy Period.

2. No liability will attach under this Sub-Section if the building portion of Your premises is covered by any other Insurance Policy whether effected by You or not, except in respect of any Excess beyond the amount which would be payable under such a Policy in respect of the Damage on Market Value basis had no coverage been taken under this Sub-Section of the Policy.

SECTION 12 PROFESSIONAL LIABILITY

DEFINITIONS

1 Insured Person

a) It means You, or any of Your nurses, technicians or medical staff engaged by You in connection with Your business, if You are a Registered Medical Practitioner providing medical treatment and services.

b) It means You or any of Your employees engaged by You relating to conduct of Your business if You are an Architect, Engineer, Interior Decorator, Lawyer, Advocate, Solicitor, Counsel, Financial Consultants, Chartered Accountant or Management Consultant.

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| EXCLUSION TO ALL TYPES OF PROFESSIONAL LIABILITY CLAIMS | |
|--|--|
| <p>1. An Excess of 0.25% of limit of liability any one event subject to a minimum of Rs.2,500/- (Rupees two thousand five hundred) and a maximum of Rs.100,000 (Rupees one lakh)</p> <p>2. Any dishonest, fraudulent, criminal or malicious act or omission or any kind committed in violation of law or non-compliance of any statutory provision.</p> <p>3. The deliberate non compliance with or disregard to technical standard commonly observed in professional practice laid down by law or regulated by professional bodies or managed by Your own administration or technical departments.</p> <p>4. Any claim under Employer's liability or third party public liability.</p> | |
| GENERAL EXCEPTIONS | |
| <p>The General Exceptions listed out under Section 11 will be applicable for this Section also.</p> | |
| <p>Grievances</p> <p>If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>1. Our Grievance Redressal Officer</p> <p>You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:</p> <p>a. E-Mail ID: chiefgrievanceofficer@iffcotokio.co.in</p> <p>b. Address: IFFCO-Tokio General Insurance Company Limited.</p> <p>IFFCO TOWER â€" II</p> <p>Plot No.3, Sector-29, Gurgaon</p> <p>Haryana-122001</p> | |
| <p>2. Consumer Affairs Department of IRDAI</p> <p>a In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to complaints@irdai.gov.in. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at igms.irda.gov.in.</p> <p>b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1,Financial District, Nanakramguda, Gachibowli, Hyderabad-500032. c. You can visit the portal http://www.policyholder.gov.in for more details.</p> <p>3. Insurance Ombudsman</p> <p>You can also approach the Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at http://www.policyholder.gov.in, or from any of Our Offices.</p> | |
| Office Details | Jurisdiction of Office Union Territory, District |
| <p>AHMEDABAD - Shri Kuldip Singh</p> <p>Office of the Insurance Ombudsman,</p> <p>Jeevan Prakash Building, 6th floor,</p> <p>Tilak Marg, Relief Road,</p> <p>Ahmedabad â€" 380 001.</p> <p>Tel.: 079 - 25501201/02/05/06</p> <p>Email: bimalokpal.ahmedabad@ecoi.co.in</p> | <p>Gujarat,</p> <p>Dadra & Nagar Haveli,</p> <p>Daman and Diu.</p> |
| <p>BENGALURU - Smt. Neerja Shah</p> <p>Office of the Insurance Ombudsman,</p> <p>Jeevan Soudha Building,PID No. 57-27-N-19</p> <p>Ground Floor, 19/19, 24th Main Road,</p> <p>JP Nagar, 1st Phase,</p> <p>Bengaluru â€" 560 078.</p> <p>Tel.: 080 - 26652048 / 26652049</p> <p>Email: bimalokpal.bengaluru@ecoi.co.in</p> | <p>Karnataka.</p> |
| <p>BHOPAL - Shri Guru Saran Shrivastava</p> <p>Office of the Insurance Ombudsman,</p> <p>Janak Vihar Complex, 2nd Floor,</p> <p>6, Malviya Nagar, Opp. Airtel Office,</p> <p>Near New Market,</p> <p>Bhopal â€" 462 003.</p> <p>Tel.: 0755 - 2769201 / 2769202</p> <p>Fax: 0755 - 2769203</p> <p>Email: bimalokpal.bhopal@ecoi.co.in</p> | <p>Madhya Pradesh</p> <p>Chattisgarh.</p> |
| <p>BHUBANESHWAR - Shri Suresh Chandra Panda</p> <p>Office of the Insurance Ombudsman,</p> <p>62, Forest park,</p> <p>Bhubneshwar â€" 751 009.</p> <p>Tel.: 0674 - 2596461 /2596455</p> <p>Fax: 0674 - 2596429</p> <p>Email: bimalokpal.bhubaneswar@ecoi.co.in</p> | <p>Orissa.</p> |

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| | |
|---|---|
| Email: bimalokpal.chandigarh@ecoi.co.in | |
| <p>CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI â€ 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in</p> | <p>Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).</p> |
| <p>DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi â€ 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in</p> | <p>Delhi.</p> |
| <p>GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati â€ 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in</p> | <p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p> |
| <p>HYDERABAD - Shri I. Suresh Babu 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 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p> | <p>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</p> |
| | |
| <p>JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi â€ II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p> | <p>Rajasthan.</p> |
| <p>ERNAKULAM - Ms. Poonam Bodra 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@ecoi.co.in</p> | <p>Kerala, Lakshadweep, Mahe-a part of Pondicherry.</p> |
| <p>KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341</p> | <p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p> |

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|--|---|
| <p>Email: bimalokpal.kolkata@ecoi.co.in</p> <p>LUCKNOW - Shri Justice Anil Kumar Srivastava</p> <p>Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001.</p> <p>Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310</p> <p>Email: bimalokpal.lucknow@ecoi.co.in</p> | <p>Districts of Uttar Pradesh :</p> <p>Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p> |
| <p>MUMBAI - Shri Milind A. Kharat</p> <p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.</p> <p>Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052</p> <p>Email: bimalokpal.mumbai@ecoi.co.in</p> | <p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p> |
| <p>NOIDA - Shri Chandra Shekhar Prasad</p> <p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301.</p> <p>Tel.: 0120-2514250 / 2514252 / 2514253</p> <p>Email: bimalokpal.noida@ecoi.co.in</p> | <p>State of Uttaranchal and the following Districts of Uttar Pradesh:</p> <p>Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahar, 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 - Shri N. K. Singh</p> <p>Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006.</p> <p>Tel.: 0612-2680952</p> <p>Email: bimalokpal.patna@ecoi.co.in</p> | <p>Bihar, Jharkhand.</p> |
| <p>PUNE - Shri Vinay Sah</p> <p>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.</p> <p>Tel.: 020-41312555</p> <p>Email: bimalokpal.pune@ecoi.co.in</p> | <p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p> |

(UIN : IRDAN106CP0002V02202122)

Attaching to and forming part of Policy Number 47B79882

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