

EARTHQUAKE VOLCANIC ERUPTION AND TSUNAMI ENDORSEMENT
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1. Insuring Clause:

In consideration of the payment by the Insured of an additional premium shown separately, it is understood and agreed that, notwithstanding anything to the contrary contained in the Policy, this insurance is extended to cover direct loss by Earthquake, Volcanic Eruption or Tsunami to an amount not exceeding that specified in this Earthquake, Volcanic Eruption and Tsunami Endorsement.

2. Sum Insured:

For description of property covered refer to the Fire Policy to which this Endorsement is attached. In addition to the customary specification of sums insured for buildings (excluding foundations excavations and the like), machinery / plant / appliances, stock, office and other inventory there shall also be a sum (s) insured, based on actual value at risk, for the following building items in one lump sum or specified.

- (a) Foundations
- (b) Excavations
- (c) Underground constructions
- (d) Other such portions of the building

Item No.	Amount	Rate	Premium
1)	.		
2)	.		
3)	.		
4)	.		
5)	As per attached Schedule / List		
6)	.		
7)	.		
8)	.		
9)	.		
10)	.		

Insurance attaches only to those items for which an amount is shown above which also constitutes the maximum liability of Insurers under this Endorsement in respect of each item.

(3) Foundations, Excavations, Underground constructions etc.:

If this Endorsement covers a building or part thereof it shall cover direct loss by Earthquake, Volcanic Eruption or Tsunami to foundations, excavations and underground construction, and all other such portions of

said building, or part thereof, even though Insurer by this Policy may have excluded same from coverage against loss by Fire.

(4) Perils NOT INSURED against:

(a) In no event shall Insurers be liable by this Endorsement for any loss caused directly or indirectly by Wind or Flood of any nature, whether the same be caused by or be attributable to Earthquake, Volcanic Eruption, Tsunami or otherwise.

(b) Nuclear Exclusion

Loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled is NOT insured against by this Endorsement, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to or aggravated by Earthquake, Volcanic Eruption or Tsunami

(5) Single Loss Clause:

Each loss by earthquake, volcanic eruption or tsunami shall constitute a single claim hereunder, provided, that if more than one Earthquake Shock, Volcanic Eruption or Tsunami shall occur within a period of 72 (seventy two) hours during the term of this Policy, such Earthquake Shock, Volcanic eruption or Tsunami shall be deemed to be a single Earthquake, Volcanic Eruption or Tsunami within the meaning thereof. Insurers shall not be liable for any loss caused by any Earthquake Shock, Volcanic Eruption or Tsunami occurring before the effective date and time of this Policy, nor for any loss occurring after the expiry date and time of this Policy.

(6) Insured participation in all losses in excess of the deductible

The Insured shall participate to the extent of 10% of the claim amount each and every loss in excess of the amount of deductible mentioned sub 9 below.

(7) Waiver of Policy provisions

A claim for loss from perils covered by this Endorsement shall not be repudiated because of change of occupancy nor because of vacancy or unoccupancy.

(8) Cancellation:

Without canceling this entire Policy, Insurers or the Insured shall each have the right to cancel this Endorsement in the manner provided by the conditions of this Policy for cancellation.

(9) Deductible : 2.5% of Total Sum Insured

All other terms, exceptions, conditions and provisions of the Policy remain unchanged.