



LARSEN & TOUBRO

LTCD/WET/UGD/CP-26 /044/21
September 28, 2021

**Larsen & Toubro Limited,
Construction,
Water and Effluent Treatment IC,
Project office: Site No 27/6/1, Khata No 260, BNR Tower, 3rd
Floor, Begur Koppa Main Road, Begur, Land Mark- Opp.to
MDR Apartment, Bangalore-560068
www.Intecc.com**

To

The Executive Engineer,
K-1 Division, BWSSB,
Kapila Bhavan,
4th T Block, Jayanagar,
Bangalore-560082

Sir,

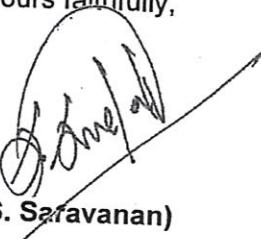
**Sub: JICA Assisted Bengaluru Water Supply and Sewerage Project (Phase 3) – CP 26:
Sewerage Facilities to 110 Villages: Design, Engineering, Construction and Commissioning of
Sewerage Treatment Plants and Intermediate Sewerage Pumping Stations with Operation &
Maintenance thereof for Seven Years (Work -A) and procurement and constructions of Main
sewer including Manholes in Mahadevpura & Bommanahalli (K&C Valley Catchment) (Work B)–
Submission of EAR Insurance Policy– Reg**

Ref (i) Contract Agreement No. BWSSP-III/CP-26/01/2021-22 Dated 01-07-2021.
(ii) BWSSB/EE(K-1)/AEE(K-1)-1/AE/CP-26/260/2021-22 Dated 15-07-2021

With reference to the above-mentioned subject, and your letter cited in ref. no. (ii), we are
submitting herewith Erection All Risk (EAR) Insurance Policy for the subject project as per our
Contract requirements stated in Clause no. 19.1 of Section VII : General Conditions.
This is for your information & records.

Thanking and assuring you our best services at all times.

Yours faithfully,



(S. Saravanan)

Project Manager

✓ CC: ONTB, 9th Floor, Cauvery Bhavan

Encl: i) EAR Insurance Policy + CD

BWSSP (PHASE-3), STAGE - V	
Date Recd.	29/09/2021
Carrying In No.	ONTB-6821
File Name	CP-26
File No.	01
Copies To	Dr. Rao * (CD)* with ENCL
Circulate to & Then to File	
Action By	
Reply Chrono	
Out No.	
Reply Date	



Erection All Risk Insurance

28/09/2021

To,
LARSEN & TOUBRO LIMITED
1ST AND 2ND FLOOR, NO.19-4/5
LARSEN AND TOUBRO LIMITED, BANGALORE, KARNATAKA
BANGALORE - 560001
BANGALORE
KARNATAKA
INDIA
29AAACL0140P3ZD(GSTIN Number)

Dear Sir / Madam,

Sub: Erection All Risk Insurance Policy No. 2600028730 00 00

We take this opportunity to welcome you to the Tata AIG family! Thank you for choosing us to meet your insurance requirement. We take immense pride in having you with us and are glad to offer the best of our services. Tata AIG General Insurance Company Ltd. (Tata AIG) combines the Tata Group's pre-eminent leadership position in India and AIG's global presence as the world's leading international insurance and financial services organization. We at Tata AIG, strive to anticipate customer priorities and exceed their expectations. You can be assured that you have chosen the right partner to be '**With You Always'**'

This booklet contains information about policy and other important details. We request you to kindly go through the terms and conditions of your insurance and keep this document safe.

Following are the basic details of your policy

Client ID	6095648250
Insured Name	LARSEN & TOUBRO LIMITED
Communication Address	1ST AND 2ND FLOOR, NO.19-4/5 LARSEN AND TOUBRO LIMITED, BANGALORE, KARNATAKA BANGALORE - 560001 BANGALORE KARNATAKA INDIA 29AAACL0140P3ZD(GSTIN Number)
Product	Erection All Risk Insurance
Project Period	From 02/07/2021 to 01/01/2024
Policy Period	From 02/09/2021 to 01/01/2024 Including 3 month Testing
Total Sum Insured (INR)	5,025,400,000.00

Should you have any concerns or require any assistance, you can always reach us at

- 1) 24X7 toll free helpline - 1800 266 7780
- 2) SMS 'TAG' to 5616181
- 3) Write to us customersupport@tataaig.com

Thank you again for entrusting us with your business requirement. We sincerely appreciate you for expressing your confidence in TATA AIG.

We look forward to your continued patronage always.

Yours Sincerely,

Authorized Signatory
For Tata AIG General Insurance Company Ltd. Ltd.



Erection All Risk Insurance

Schedule

Policy No.: 2600028730 **Issued at :** CHENNAI
Renewal : 00
Endorsement : 00
Name of the Insured : LARSEN & TOUBRO LIMITED
Communication Address :
 1ST AND 2ND FLOOR, NO.19-4/5
 LARSEN AND TOUBRO LIMITED, BANGALORE, KARNATAKA
 BANGALORE - 560001
 BANGALORE
 KARNATAKA
 INDIA
 29AACL0140P3ZD(GSTIN Number)
 Place of supply -KARNATAKA
 State code -29

Intermediary Name : DIRECT **Intermediary Code :** 0000195000
Business of the Insured : as per condition
Period of Insurance : From 02/09/2021 to 01/01/2024 Including 3 month Testing

Co-Insurance Details

Company Name	Office Code	Leader/Follower	Share (%)
RELIANCE GENERAL INSURANCE CO.LTD.	CL1001	Follower	30
TATA AIG GENERAL INSURANCE CO.LTD.	050004	Leader	50
THE ORIENTAL INSURANCE CO. LTD.	411400	Follower	20

Unique Reference Code: TAG050004EN0510227242122

Principal Name : The Chief Engineer (K), Bangalore Water Supply and Sewerage Board (BWSSB)
Principal Address : 5th Floor, Room No. 501 Cauvery Bhavan, K.G. Road Bengaluru, 560 009
Contractor Name : Larsen & Toubro Limited, and their sub-contractors of any and all tier, Consultants and Engineers
Contractor Address : 1st and 2nd Floor, No.19-4/5, Larsen and Toubro Limited, Bangalore, Karnataka, 560001
Sub - Contractor Name :
Sub - Contractor Address :
Project Period : From 02/07/2021 to 01/01/2024
NKORL Warranty : It is hereby agreed and understood that we, as insurer are not liable for any loss and/or damage that might have happened from 02/07/2021 to 01/09/2021. We are also not liable for any losses that may be revealed after 01/09/2021 but would have happened during the period of gap in cover from 02/07/2021 to 01/09/2021
Risk Location Address : THIRD FLOOR, BNR TOWER, SITE NO 27/6/1, KHATHA NO 260, OPP TO MDVR APARTMENT, BEGUR KOPPA MAIN ROAD, BEGUR VILLAGE, BEGUR, BANGALORE, BANGALORE- 560068, BANGALORE, KARNATAKA, INDIA
Description of Contract Works : as per condition

Sr. No.	Insured Item	Sum Insured (INR)
Section I - Material Damage		
1	Plant & Equipments to be erected (Brief details)	
1.1	Landed Cost of Imported machinery as at Factory Site at exchange Rate____ (sub divided as under)	
a	Invoice Cost	
b	Freight insurance, handling, Clearing & forwarding charges upto factory site	
c	Customs duty	
1.2	On machinery fabricated or manufactured in India (sub divided as under) -	
a	Invoice cost including insurance, handling clearing and transport, upto Factory site	
b	Freight	
1.3	On Cost of Erection including salaries of all Foreign and Indian Technicians and Wages of all skilled and unskilled labour employed at Factory Site during erection.	
1.4	On Building in which the above Plant and Machinery is to be erected -	
a	Permanent Civil Engineering Works	
b	Temporary Works	
Completely erected value		5,025,400,000.00

Sr. No.	Insured Item	Sum Insured (INR)
Section II - Third Party Liability		

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.
 TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai- 400 013.
 IRDA Registration No.108, CIN No : U85110MH2000PLC128425, PAN : AABCT3518Q, UIN No : IRDAN108CP0021V01201819
 Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com



1	Limit of indemnity in respect of any One accident or series of accidents Arising out of one event	250,000,000.00
2	Total limit of Section II during Policy period	250,000,000.00

Add-on Covers for Section II

Sr. No.	Risk Description	Any one Accident	Any one Year
1	Including cross liability	250,000,000.00	250,000,000.00

Deductible/Excess -

Section I & II

- 1 Normal 5% of claim amount subject to minimum of 50,000
- 2 Testing Period 5% of claim amount subject to minimum of 150,000
- 3 Fire and explosion claim 10% of claim amount subject to minimum of Testing Period Excess
- 4 Excess for Major/AOG Perils 10% of claim amount subject to minimum of Testing Period Excess
- 5 Normal (Wet Risk) 5% of claim amount subject to minimum of 2,250,000
- 6 Excess for AOG Perils (Wet Risk) 10% of claim amount subject to minimum of 7,500,000
- 7 Design Defect 5 times of AOG deductible
- 8 Extended Maintenance 5 times of AOG deductible
- 9 Additional Customs Duty 5 % of the Additional Custom Duty incurred, in addition to the excess amount applicable for the affected item under the policy.
- 10 Air freight 5 % of the Air Freight incurred per claim, in addition to policy Excess
- 11 Contractor Plant & Machinery - Excess as per CPM tariff

Terms & Conditions -

- 1 Clearance and Removal of Debris
- 2 Escalation Clause
- 3 Extended maintenance cover
- 4 Put to Use clause- Munich Re wordings
- 5 PILING CONSTRUCTION
- 6 EXISTING UNDERGROUND CABLES
- 7 SPECIAL CONDITIONS CONCERNING SAFETY MEASURES WITH RESPECT TO PRECIPITATION, FLOOD AND INUNDATION -
- 8 TEMPORARY ACCESS ROADS
- 9 Air Freight
- 10 Additional Custom Duty
- 11 Waiver of contribution clause
- 12 Design Defect - DE3
- 13 Design Defect - DE4
- 14 Property In Off-Site Storage
- 15 Valuable Documents
- 16 Civil Engineering work
- 17 ENDORSEMENT CONCERNING STORAGE
- 18 ENDORSEMENT REGARDING DAMAGE TO CROPS, FORESTS ETC
- 19 SPECIAL CONDITIONS FOR OPEN TRENCHES DURING LAYING OF PIPELINES DUCTS AND CABLES
- 20 Earthquake
- 21 50/50 Clause
- 22 72 hours Clause
- 23 Free automatic reinstatement clause
- 24 Coinsurance clause
- 25 Loss minimization expenses
- 26 Professional fees
- 27 Expediting cost including air freight and express freight
- 28 ROAD CONSTRUCTION
- 29 ABANDONMENT OF SHAFTS
- 30 CROPS, FORESTS, CULTIVATED AREAS
- 31 CONTRACT WORKS TIME SCHEDULE
- 32 Special Conditions Concerning Fire Fighting Facilities
- 33 Waiver of Subrogation
- 34 Owners surrounding property with FLEXA Risk
- 35 Sanction Limitation and Exclusion Clause
- 36 Terrorism Damage Exclusion Warranty
- 37 Third Party Liability with Cross Liability
- 38 Inclusion of Cyber Exclusion Clause - NMA 2915
- 39 STFI covered
- 40 Project Description and contract works and business activity-JICA Assisted Bengaluru Water Supply and Sewerage Project (Phase III) (CWSS Stage V) Sewerage Facilities to 110*
- 41 *Villages: Contract Design, Engineering, Construction and Commissioning of Sewerage Treatment Plants and Intermediate Sewerage Pumping Stations with Operation

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& Maintenance thereof for Seven Years (Work -A) and*

- 42 *procurement and constructions of Main sewer including Manholes in Mahadevapura & Bommanahalli (K&C Valley) Total Stretch of the Project – 50 Kms Pumping Stations, 02 Nos & 1798 Lakhs.
- 43 Testing Duration-3 months
- 44 Removal of Debris INR 250,000,000
- 45 Automatic Reinstatement 10% of SI
- 46 Professional Fees INR 10,000,000
- 47 Additional Customs Duty INR 50,000,000
- 48 Expediting cost including Air Freight and Express Freight 30% of the claim amount
- 49 Loss minimization expenses INR 50,000,000
- 50 Owner's Surrounding Property 10% INR 502,540,000
- 51 Escalation Costs 30% INR 1,507,620,000
- 52 Cover for offsite storage/fabrication INR 100,000,000
- 53 Plans and documents INR 10,000,000
- 54 Put to use 3 months
- 55 Cessation of work 6 months
- 56 Claim preparation cost INR 2,500,000
- 57 Extended Maintenance Cover 12 months
- 58 Subject to End 29 - Increased customs duty attached herewith
- 59 Subject to End 33- Cover for Insured Contract Works Takenover or Put into Service attached herewith
- 60 Subject to End 34 - Expediting cost upto 30% of net claim amount attached herewith
- 61 1. Cover for Doka materials / Shuttering & scaffolding and other materials including consumables, spares, sheet piles, mivanmaterials, plywoods etcand Contractor's Tools & tackles, small tools, small machineries including welding machines, welding generators, welding rectifiers etc is on Market Value basis (if it is part of sum insured)
- 62 2 All property on the site of nuclear power station whether related to generationof nuclear energy or not, are excluded from scope of this insurance
- 63 3 Warranted that there are no claims/losses till the inception of Coverage.
- 64 Communicable Disease Exclusion Endorsement
- 65 Special condition concerning removal of debris from landslides
- 66 Old/Existing/Second-hand equipment stands excluded from the scope of cover
- 67 Exclusion of Horizontal Directional Drilling (HDD) Works
- 68 Subject to Wet Risk Endorsement
- 69 Any loss, damage or liability arising out of or attributable to Blasting, dismantling or demolition works is excluded.
- 70 Exclusion of prototype, unproven technology and experimental risk.
- 71 "Our terms are based on the claim details provided by the client/broker/agent and subject to no known or further reported losses and no deterioration of loss ratio till inception of cover/confirmation of cover by us."
- 72 Installment clause

Total Sum Insured (INR)	5,025,400,000.00
Total Net Premium (INR)	4,397,225.00
Collected Net premium (INR) - Installment No 1	916,089.00
IGST @ 18% (INR)	164,896.02
Collected Gross premium (INR) - Installment No 1	1,080,985.02

Installment No	Installment Due Date	Total Installment Premium in (₹)	IGST in (₹)	Gross Premium in (₹)
1	02/09/2021	916,089.00	164,896.02	1,080,985.02
2	02/12/2021	696,227.00		
3	02/03/2022	696,227.00		
4	02/06/2022	696,227.00		
5	02/09/2022	696,227.00		
6	02/12/2022	696,228.00		
Total		4,397,225.00		

Subject otherwise to terms and conditions of Erection All Risk Insurance

IN WITNESS WHEREOF the undersigned being duly authorised by directors of the Company has/have hereunder set his/their hand(s) at Mumbai on this 1st day of August 2013.
GSTIN : 33AABCT3518Q1Z3 - TAMIL NADU, Service Accounting Code : 997137

The stamp duty Of Rs 0.50/-paid In cash Or demand draft Or by pay order,vide Receipt/ Challan no: CSD/128/2021/3109/21dated the02/09/2021.
On Date : 28/09/2021

For Tata AIG General Insurance Company Limited.

Authorized Signatory

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Policy Servicing Office
Tata AIG General Insurance Company Limited
2ND FLOOR ,SAMSON TOWERS, 403 L PANTHEON ROAD,CHENNAI,TAMIL NADU,CHENNAI-600008
Tel No:91-91-4466841050

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RECEIPT

Receipt No. : 102001023141715

Receipt Date : 20/09/2021

Policy No : 2600028730 00 00

Received with thanks from LARSEN & TOUBRO LIMITED a sum of ₹ **10,80,984.00** (Rupees Ten Lakhs Eighty Thousand Nine Hundred Eighty Four And Paise Zero Only)

Sr. No.	Policy Number	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1	2600028730 00 00	51,88,726.00	10,80,984.00	0.00

Note:

1. This is a computer generated receipt and does not require a signature.
2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realisation.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN : 33AABCT3518Q1Z3 - TAMIL NADU Service Accounting Code : 997137

Revenue (consolidated) Stamp Duty duly paid vide challan No.CSD/28/2021/1645/21 date 05/05/2021 for applicable cases.



ERCTION ALL RISKS INSURANCE

WHEREAS the insured named in the Schedule hereto had made to Tata AIG General Insurance Company Ltd., (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.

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 expense 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.

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

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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 telegram and 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 or telegram 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 ₹ 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 Insurer by 15 days notice to that effect being given to the Insured in which case the Insurers 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

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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.

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.

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.

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 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,

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.

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

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company shall thereafter be under no further liability in respect of such accident under this section.

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Clearance and Removal of Debris

Attached to and forming part of Policy No. 2600028730 00 00

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 up to an amount not exceeding _____ % of the claim amount ₹_____ per any one occurrence and Rs in the aggregate.

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

ENDORSEMENT REGARDING ESCALATION - UPTO % OF SUM INSURED

Attached to and forming part of Policy No. 2600028730 00 00

The following Endorsement Wording has to be used for the purpose

In consideration of the payment of an additional premium of ₹_____. 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'.

Extended Maintenance Cover

Attached to and forming part of Policy No. 2600028730 00 00

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 24 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 _____

Put to Use Clause

Attached to and forming part of Policy No. 2600028730 00 00

It is hereby understood and agreed that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, it is warranted that the Policy extends to cover loss of or damage to parts of the insured contract works taken over or put into service only if such loss or damage emanates from the construction of the items insured under Section I and happens during the Period specified below.

The indemnity provided herein shall be subject to the limit of indemnity and deductible as specified below.



Limit of indemnity:

Deductible:

Period:

PILING CONSTRUCTION

Attached to and forming part of Policy No. 2600028730 00 00

Notwithstanding the conditions, provisions and other endorsements of the Policy, it is agreed and understood that the Insurers shall not be liable to indemnify the Insured in respect of

- a) Loss of or damage to piles and/or casings due to misplacement, jamming and/or extraction thereof.
- b) Costs incurred in case of abandoned piling work, for any reasons not related to accidental loss or damage and mainly due to unforeseen ground conditions when piles cannot be driven to the required depth.

EXISTING UNDERGROUND CABLES

Attached to and forming part of Policy No. 2600028730 00 00

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

The Insurers shall not be liable under the Policy to indemnify loss or damage to existing underground cables or pipes of any kind (electric cables, telephone cables, water and gas pipes, sewers and other pipelines, etc.) unless prior to the commencement of works

1. the Insured had requested and obtained from the public authorities or the owners of such an underground system the exact position of all cables or pipes.
2. the Insured had traced their existence and indicated location.

The indemnity shall in any case be restricted to the repair costs of such cables or pipes. Any consequential damage shall be excluded from the policy cover.

SPECIAL CONDITIONS CONCERNING SAFETY MEASURES WITH RESPECT TO PRECIPITATION, FLOOD AND INUNDATION

Attached to and forming part of Policy No. 2600028730 00 00

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 for loss, damage or liability caused directly or indirectly by precipitation only if adequate precautions have been taken in designing and executing the project involved. In this context, adequate precautions shall mean that allowance is made for precipitation, flood and inundation up to a return period of 10 years for the location insured and the entire policy period on the basis of statistics prepared by the Meteorological agencies.

Loss, damage or liability resulting from the Insured's not immediately removing obstruction (e.g. sand, trees) from watercourses, whether carrying water or not, in order to maintain free water flow shall not be indemnifiable.

TEMPORARY ACCESS ROADS

Attached to and forming part of Policy No. 2600028730 00 00

Irrespective of the periods of Insurance specified in the Policy, the Insurer will indemnify the Insured only for unforeseen accidental loss or damage to temporary access roads insured under the Policy if such loss or damage occurs prior to such roads being completed or taken into use for their purpose by the contractors, whichever takes place first.

ENDORSEMENT REGARDING AIR FREIGHT

Attached to and forming part of the Policy No. 2600028730 00 00

The Endorsement wording for covering the Air Freight will be as under

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.

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

Limit of indemnity shall be ₹ _____ 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 .

**ENDORSEMENT REGARDING ADDITIONAL CUSTOMS DUTY UPTO RS.
Attached to and forming part of the Policy No. 2600028730 00 00**

The following Endorsement Wording to be used for the purpose

In consideration of the insured having paid an additional premium of ₹ _____ it is hereby declared and agreed that the insured shall also be indemnified during the currency of this policy, towards Additional Custom Duty ₹ _____ 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 Indemnity for such Additional Custom Duty will stand reduced after occurrence of the claim unless reinstated by payment of an additional premium prescribed by the Company.

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

This Endorsement does not cover loss of or damage caused by

- A) I total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.
 - II Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
 - III Permanent or temporary dispossession of any building or plant or unit of machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
 - IV Burglary, housebreaking, 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 terrorism.
- B) loss or 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 action taken in respect of any act of terrorism.

If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

The limit of coverage under this Endorsement shall not exceed the amount (being the overall liability limit for Material Damage and Loss of Profits insurances combined) stated in the Schedule in respect of this Endorsement. In respect of several insurances within the same compound / location with all the Indian insurers, the maximum aggregate loss (Material Damage and Loss of Profit combined) payable per compound /location shall be ₹750 crores. If the actual aggregate loss suffered at one compound / location is more than ₹750 crores, the amounts payable under individual policies shall be reduced on pro rata basis.

The coverage under this Endorsement is subject to an Excess of Re. 0.5% of the total sum insured subject to a minimum of ₹100,000 and maximum Rs 10,00,00,000 for each and every claim in respect of both Material Damage and Loss of Profits combined.

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 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 as per Tariff.

DE 3 - LIMITED DEFECTIVE CONDITION EXCLUSION

Attached to and forming part of Policy No. 2600028730 00 00

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 a 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 other Property Insured, which is free of the defective condition but is damaged in consequences 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 Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

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design, Plan, Specification, Materials, or workmanship in the Property Insured or any part thereof.

DEFECTIVE PART EXCLUSION (DE4) (1995)

Attached to and forming part of the Policy No. 2600028730 00 00

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 plant 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.

OFF PREMISES

Attached to and forming part of Policy No. 2600028730 00 00

It is agreed and understood that, notwithstanding the terms, exclusions, provisions and conditions of the Policy or any Endorsements agreed upon and subject to the Insured having paid the agreed extra premium, Section I of the Policy shall be extended to cover loss of or damage to property insured (except property being manufactured, processed or stored at the manufacturer's, distributor's or supplier's premises) in off-site storage within the territorial limits as stated below.

The Insurers will not indemnify the Insured for loss or damage caused by the neglect of generally accepted loss prevention measures for warehouses or storage units. Such measures include, in particular:

- ensuring that the storage area is enclosed (either a building or at least fenced-in), guarded, protected against fire, as appropriate for the particular location or type of property stored;
- separating the storage units by fire-proof walls or by a distance of at least 50 metres;
- positioning and designing the storage units in such a way as to prevent damage by accumulating water or flooding due to rainfall or by a flood with a statistical return period of less than 20 years.
- limiting the value per storage unit.

Territorial limits of: _____

Maximum value per storage unit: _____

Limit of indemnity (any one occurrence): _____

Deductible: _____ % of loss amount minimum any one occurrence.

Extra premium: _____

VALUABLE DOCUMENT

Attached to and forming part of Policy No. 2600028730 00 00

In respect of documents, manuscripts and records of computer systems dedicated to the project, this policy shall include the cost of labour and/or computer time expended in reproducing such documentation or records (including any expenses in connection with the production of information to be recorded therein) but not the value to the Insured of the information contained therein, subject to a limit of RS any one event.

Loss shall include accidental or malicious erasure or destruction or distortion of data contained within the data carrying materials whether accompanied by damage to the equipment or not.

Provided that in connection with losses following malicious or accidental erasure, the insurance hereunder shall not apply to costs and expenses arising more than or continuing beyond twelve calendar months after the occurrence of such erasure.

The insured shall keep adequate back-up copies of all computer system records and shall take all reasonable precautions in maintaining and storing such copies.

As far as is reasonably practical, the insured shall observe manufacturers and/or suppliers recommendations for the safeguarding and securing of computer system records and information thereon.

CIVIL ENGINEERING WORKS

Attached to and forming part of Policy No. 2600028730 00 00

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. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

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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.

ENDORSEMENT CONCERNING STORAGE

Attached to and forming part of the Policy No. 2600028730 00 00

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 ₹_____

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

ENDORSEMENT REGARDING DAMAGE TO CROPS, FORESTS ETC.

Attached to and forming part of the Policy No. 2600028730 00 00

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.

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

Attached to and forming part of Policy No. 2600028730 00 00

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.

Earthquake (Fire and Shock)

Attached to and forming part of Policy No. 2600028730 00 00

In consideration of the payment by the Insured to the Company of the additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed Exclusions of this Policy to the contrary, this insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property insured by this Policy occasioned by or through or in consequence of Earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or Landslide / Rockslide resulting therefrom.

Provided always that all the conditions of this Policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this Endorsement.

Special conditions

1. Deductible as mentioned on the schedule of the policy
2. This extension cover applies only if the entire property in one complex / compound / location covered under this Policy is extended to cover this risk and the Sum Insured for this extension is identical to the Sum Insured against the risk covered under Policy except for the value of the plinth and foundations of the building(s).

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3. Onus of proof In the event of the Insured making any claim for loss or damage under this Policy he must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of Earthquake.

50/50 CLAUSE

Attached to and forming part of Policy No. 2600028730 00 00

The Insured hereby undertake to examine each item of the Insured Property upon arrival at the port for possible damage sustained during transit.

In case of packed items which are to be left in their packaging until a later date, the packaging is to be individually visually examined 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 cargo insurer.

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 cargo insurer under the Policy, according to whether it can be clearly established that such damage was caused before or after arrival at the port.

Where it is not possible to clearly establish whether the damage to an item was caused before or after arrival at the port, it is hereby agreed that the cost of such damage shall be shared equally between the marine cargo insurer and the insurers under this Policy.

It is further agreed that in the event of the Insured's Retained Liability, under this Policy being different from that under the Policy of marine insurance, in settling claims as described above, each Insurer shall deduct 50% of the appropriate retained liability from its 50% share or the adjusted claim.

Where it is possible to clearly establish whether the damage to an item was caused by Inland Transport or storage or handling on the work site, then it is agreed that the cost of such damage shall be taken by the Insurers under this policy.

72 HOURS CLAUSE

Attached to and forming part of Policy No. 2600028730 00 00

It is agreed that any loss of or damage to the Insured Property arising during any one period of 72 consecutive hours caused by Storm, Cyclone, Tempest, Flood or Earthquake shall be deemed as a single event and therefore to constitute one occurrence will regard to the excess provided in Section I of the policy. For the purpose of the foregoing the commencement of any such 72 hours period shall be decided at the discretion of the Assured. It being understood and agreed, however, that there shall be no overlapping in any two or more such 72 hours periods in the event of damage occurring over a more extended period of time.

AUTOMATIC REINSTATEMENT OF SUM INSURED UPTO % SI

Attached to and forming part of Policy No. 2600028730 00 00

It is noted and agreed that if the Sum Insured (other than the Aggregate Loss Limit on Windstorm Hurricane and Earthquake) is reduced following the payment of a claim under the Policy, the said Sum Insured shall automatically and immediately be reinstated to the amount shown in the Schedule

Provided that the Insured agrees to pay the appropriate additional premium on the amount so reinstated calculated at pro rata the policy rate.

Insurers agree to waive such additional premium for individual losses not exceeding ₹

COINSURANCE CLAUSE

Attached to and forming part of Policy No. 2600028730 00 00

1. It is hereby declared and agreed that insurers named hereunder severally agree and accept the following for the proportion set against its name:
 - 1.1. In event of any claim being admissible by the insurer towards the liability, to pay or make good to the insured the value of the property at the time of the happening of its loss or destruction or the amount of such damage thereto as provided for under the policy and or
 - 1.2. To indemnify the insured against liability at law or damage to any property or injuries to persons as provided for under the policy

2. Co-insurance Schedule:

S.No	Name of Insurer	Share %
URN:		

3. Conditions forming part of this clause

It is hereby agreed and understood that:

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.
TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai- 400 013.
IRDA Registration No.108, CIN No : U85110MH2000PLC128425, PAN : AABCT3518Q, UIN No : IRDAN108CP0021V01201819
Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com



- 3.1 The Insured in exercise of his option has after having understood the implications, selected the above named lead Insurer and the named Co-insurers vide sr. Nos. of the co-Insurance schedule as in point no. 2 under the policy.
- 3.2 The duties of insured would devolve upon the authorized intermediary licensed by IRDA (referred to as authorised representative here after) where the insured appoints such authorized intermediary to transact on his behalf with the insurer/s.
- 3.3 It shall be the responsibility of the insured or his authorised representative licensed by IRDA to decide on the panel of co-insurers and their respective shares of the risk herein as set out in co-insurance share under paragraph 2 above and communicate the same to all such participating co-insurers, prior to assumption of risk.
- 3.4 The lead Insurer shall finalise the terms and conditions applicable to the risk in the form of an underwriting slip with a unique code to be handed over to the Insured/Authorised intermediary.
- 3.5 It shall be the responsibility of the insured or his authorized representative to ensure that all insurers listed in the co-insurance schedule under paragraph 2 above, are fully aware of the terms and conditions of this policy and shall secure their unqualified acceptance of such terms and conditions prior to issuance of cover and inclusion of names of insurers in this co-insurance arrangement.
- 3.6 During the currency of the policy, if there are any material changes in risk or as changes in original terms and conditions such as variation in Sum Insured, changes in premium charged, extension of policy period, etc., the same shall be communicated by the insured or his authorised representative giving sufficient advance notice of 7 days to the leader as well as all other participating co-insurers listed in the co-insurance schedule under paragraph 2 above and procure confirmation thereon. The endorsement to this effect shall be executed by the lead insurer under advice to all other participating co-insurers.
- 3.7 The liability of the insurers shall in no case exceed in respect of each item of the sum expressed in the set schedule to be insured thereon or in the all, the total sum insured hereby or sums as may be substituted thereof by endorsement.
- 3.8 In the event of any of the insurers, chosen by the Insured as per paragraph 3.1 above and listed in the co-insurance schedule, withdrawing from participation in this Policy at any time during its currency after giving due notice of 14 days, the insured shall arrange for an alternative insurer to take up the full share of risk vacated by the existing insurer. In the event of insured failing to do so, the insured shall be considered as his own insurer for such share of risk or part thereof which is not taken up by such alternative co-insurer.
- 3.9 In the event of a claim under this policy, the insured shall give notice of its occurrence to the Lead Insurer with a copy to all the insurers as listed in clause 2 above.
- 3.10 Upon receipt of such notification of claim, all claim related activities including appointment of surveyors, etc shall be done by the lead insurer who shall decide the admissibility as well as quantum of the claim and the co-insurers shall abide by the same.
- 3.11 In the event of any claim being value of more than 5 crores the lead insurer can immediately demand and the following co-insurer shall pay the cash call of their proportionate share of loss.
- 3.12 In all other cases, where the Lead Insurer pays 100% of the assessed loss, the following co-insurer/s shall remit their share of the loss to the Lead Insurer within a maximum period of 21 days from the date on which the Lead Insurer makes the demand. Lead Insurer's declaration that the Claim and the amount thereof was in accordance with terms and conditions of the Policy issued shall be considered sufficient by the co-insurers for the purpose of remitting their share of the loss to the Lead Insurer.
- 3.13 The co-insurers forming part of this agreement shall be entitled to demand and obtain from the Lead insurer/Intermediaries copies of all policies, endorsements or other claim related documents relevant to this co-insurance clause.

In witness, whereof, this policy has been signed by TATA AIG General Insurance Company (Lead Insurer) for itself and as authorized agents for other participating insurers named herein
Subject otherwise to the terms, exceptions, conditions and limitations of this policy.

**LOSS MINIMIZATION EXPENSES UPTO RS.
Attached to and forming part of Policy No. 2600028730 00 00**

If upon the happening of any peril hereby insured resulting in actual damage to the Insured Property the Insured shall take all steps to minimize further loss or damage arising from that Occurrence or Accident. Expenses necessarily and reasonable incurred by or on behalf of the Insured in an attempt to prevent or minimize such further loss or damage (or to allow execution of the Project's works to continue) will be indemnified hereunder:

- A. the overall liability of the Insurer hereunder shall be limited to ₹ _____ in respect of each and every Occurrence or Accident, subject to a maximum of ₹ _____ during the policy period.
- B. the Insurers shall not be liable for costs and expenses incurred to prevent or minimize further Occurrence or Accidents or happenings of a similar nature.

**PROFESSIONAL FEES
Attached to and forming part of Policy No. 2600028730 00 00**

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In consideration of the additional premium paid by the Insured, the insurance by this Policy is extended to include the costs incurred by the Insured towards the professional fees charged by Architects, Surveyors and Consulting Engineers for the preparation of Plans & Drawings, Specifications & Quantities in connection with the repair or reinstatement of the insured Property that is damaged or destroyed including the cost of professional supervision during the course of such repair or reinstatement.

The total indemnification by the Company under the provisions of this Clause in respect of any one occurrence (being understood as one claim or a series of claims arising out of one accidental event or cause) shall be limited to ₹ _____ but in no case shall exceed 5% of the overall claim amount and shall not be subject to the Policy conditions relating to average.

Subject otherwise to the terms, conditions and exceptions of the Policy and endorsements if any thereon.

EXPEDITING COSTS INCLUDING AIR FREIGHT & EXPRESS FREIGHT
Attached to and forming part of Policy No. 2600028730 00 00

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 extra charges for airfreight.

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

Provided further that the maximum amount payable under this Endorsement in respect of airfreight shall not exceed during the period of insurance.

Deductible : % of the indemnifiable extra charges, minimum any one occurrence.

Extra premium:

ROAD CONSTRUCTION
Attached to and forming part of Policy No. 2600028730 00 00

It is hereby warranted and agreed that, notwithstanding anything contained in this policy to the contrary, the following special conditions shall apply

The length of the working area (excavation and construction of coffer etc., however except final surfacing) shall never exceed meters at any work face and a total of meters at all work faces combined.

ABANDONMENT OF SHAFTS

Attached to and forming part of Policy No. 2600028730 00 00

It is hereby agreed and declared that, notwithstanding anything contained in the contrary, this endorsement excludes any loss or damage resulting as a consequence of shaft being abandoned due to any reason whatsoever.

CROPS, FORESTS, CULTIVATED AREAS
Attached to and forming part of Policy No. 2600028730 00 00

Notwithstanding the conditions, provisions and other endorsements of the Policy, it is agreed and understood that the Insurers shall not be liable to indemnify the Insured in respect of any loss, damage or liability directly or indirectly caused to crops, forests and/or other cultures during the execution of the contract works.

CONTRACT WORKS TIME SCHEDULE
Attached to and forming part of Policy No. 2600028730 00 00

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 Insurers 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 weeks, unless the Insurers 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.

Special Conditions Concerning Fire Fighting Facilities

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.
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Attached to and forming part of Policy No. 2600028730 00 00

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 ₹ _____ 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 ₹ _____ 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.

Waiver of Subrogation

Attached to and forming part of Policy No. 2600028730 00 00

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.

OWNERS SURROUNDING PROPERTY UPTO 10% SUM INSURED INCLUDING FLEXA RISKS

Attached to and forming part of Policy No. 2600028730 00 00

In consideration of insured having paid extra premium amounting to ₹ _____ it is hereby agreed and declared, subject to otherwise terms and conditions of the policy, that this insurance by within policy is extended to cover loss or damage to property located at or adjacent to the site and belongings to or held in care custody, control of the principal(s) or the contractor(s) if occurring directly due to damage of items mentioned in the schedule while at rest or in use for construction or erection during the period of policy. The Company will pay to the insured the value of the damaged property at the time of accident or at its option reinstate or replace such damaged property or any part thereof provided that : The liability of the Company shall in no case exceed ₹ _____ for any one accident or series of accidents arising out of any one event and in the whole the total indemnity of ₹ _____ during the currency of the policy. The insured shall bear the same excess as mentioned in the schedule of the Policy. In respect of loss or damage resulting to underground piping tunneling or underground cables and other underground facilities, the indemnity will be restricted to actual repair cost, provided prior to commencement of work, insured with the relevant authorities about the exact locations or position of such cables, pipes or other underground facilities. Cracks that neither impairs the stability of the structure nor safety of its users are not covered.

Sanction Limitation and Exclusion Clause

Attached to and forming part of Policy No. 2600028730 00 00

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.

Terrorism Damage Exclusion Warranty

Attached to and forming part of Policy No. 2600028730 00 00

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance 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 endorsement an act of terrorism means an act, 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), 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.



Cyber Exclusion Clause – NMA 2915

1. Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

- a) This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

- b) However, in the event that a peril listed below results from any of the matters described in paragraph a) above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils

Fire

Explosion

2. Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

N.M.A. 2915



GRIEVANCE REDRESSAL POLICY

Grievance Lodgment Stage

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through below channels:

Call us 24X7 toll free helpline 1800 266 7780
Email us at customersupport@tataaig.com

Write to us at : Customer Support, Tata AIG General Insurance Company Limited
A-501 Building No.4 IT Infinity Park, Dindoshi, Malad (E), Mumbai - 400097
Visit the Servicing Branch mentioned in the policy document

Nodal Officer

Please visit our website at www.tataaig.com to know the contact details of the Nodal Officer for your servicing branch.

After investigating the grievance internally and subsequent closure, we will send our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, we will inform you of the same through an interim reply.

Escalation Level 1

For lack of a response or if the resolution still does not meet your expectations, you can write to manager.customersupport@tataaig.com. After investigating the matter internally and subsequent closure, we will send our response within a period of 8 days from the date of receipt of your complaint.

Escalation Level 2

For lack of a response or if the resolution still does not meet your expectations, you can write to the Head-Customer Services at head.customerservices@tataaig.com. After examining the matter, we will send you our response within a period of 7 days from the date of receipt of your complaint. Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDA under the Insurance Ombudsman Scheme. Given below are details of the Insurance Ombudsman located at various centers.

List of Insurance Ombudsman Offices

Office of the Ombudsman	Address & Contact 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@ecoi.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@ecoi.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@ecoi.co.in	Madhya Pradesh Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa
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@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
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@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in	Delhi
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email : bimalokpal.guwaahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
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 - 65504123 / 23312122 Fax: 040 - 23376599 Email : bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur-302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in	Rajasthan
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@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry
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@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands
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@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhasi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gzipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkaragar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharthnagar

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IRDA Registration No.108, CIN No : U85110MH2000PLC128425, PAN : AABCT3518Q, UIN No : IRDAN108CP0021V01201819
Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com



MUMBAI	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@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
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.: 0120-2514250 / 2514252 / 2514253 Email : bimalokpal.noida@ecoi.co.in	State of Uttarakhand 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, Ghazaibad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanchiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email:bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand
PUNE	Bhagwan Sahai Palace , 4th Floor, Main Road, Naya Bans, Sector 15, G.B. Nagar, Noida. NOIDA – 201301 Tel: 0120-2514250/51/53 Email: bimalokpal.noida@gbic.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.
TATA AIG General Insurance Company Ltd. Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai- 400 013.
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