

Industrial All Risk Insurance

23/04/2024

To,
M/S ABIS EXPORTS INDIA PVT LTD
VILL INDAMARA PO PENDRI DIST RAJNANDGAON RAJNANDGAON ,
RAJNANDGAON - 491443
RAJNANDGAON
CHHATTISGARH
INDIA
22AACCA2881J1ZU(GSTIN Number)

Dear Sir / Madam,

Sub: Industrial All Risk Insurance Policy No. 0600025876 01 00

We thank you for renewing your policy with Tata AIG. It's our pleasure to have been entrusted to meet your insurance requirement again. 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	6134338810
Insured Name	M/S ABIS EXPORTS INDIA PVT LTD
Communication Address	VILL INDAMARA PO PENDRI DIST RAJNANDGAON RAJNANDGAON , RAJNANDGAON - 491443 RAJNANDGAON CHHATTISGARH INDIA 22AACCA2881J1ZU(GSTIN Number)
Product	Industrial All Risk Insurance
Policy Period	From 01/04/2024 to 31/03/2025
Section I - Material Damage	
Material damage other than Machinery Breakdown	2,734,100,000.00
Machinery Breakdown	1,550,000,000.00
Section II - Business Interruption	
Fire Loss of Profit	100,000.00
Net Premium (INR)	2,895,421.00
UGST/SGST @ 9% (INR)	260,588.00
CGST @ 9% (INR)	260,588.00
Gross Premium (INR)	3,416,597.00

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.**

Industrial All Risk Insurance

Schedule

Policy No. : 0600025876 **Issued at :** RAIPUR
Renewal : 01
Endorsement : 00
Name of the Insured : M/S ABIS EXPORTS INDIA PVT LTD
Communication Address : VILL INDAMARA PO PENDRI DIST RAJNANDGAON RAJNANDGAON ,
RAJNANDGAON - 491443
RAJNANDGAON
CHHATTISGARH
INDIA
22AACCA2881J1ZU(GSTIN Number)
Place of supply -CHHATTISGARH
State code -22

SALASAR SERVICES

Intermediary Name : (INSURANCE **Intermediary Code :** 0001295000
BROKERS) PVT.
LTD.

Business of the Insured : Cattle Feed Mill
Period of Insurance : From 01/04/2024 to 31/03/2025
Financial Interest : AXIS BANK LTD. - ., 0,
DBS BANK INDIA LTD - ., 0,
HDFC BANK LTD. - ., 0,
INDUSIND BANK - ., 0,
RBL BANK - ., 0,
YES BANK LIMITED - ., 0,
FEDERAL BANK LIMITED - ., 0,
ASIAN DEVELOPMENT BANK, - ., 0,
STATE BANK OF INDIA - ., 0,

Co-Insurance Details

Company Name	Office Code	Leader / Follower	Share (%)
TATA AIG GENERAL INSURANCE CO.LTD.	050011	Leader	51
HDFC ERGO GENERAL INSURANCE CO.LTD.	001000	Follower	49
Unique Reference Code: TAG050011FI0510529842425			

Section I - Material Damage

Risk Location address - VILL - KARIAGONDI, TEHSIL - DONDI LOHARA, DIST - BALOD, CHHATTISGARH, DONDILUHARA- 491771, DURG, CHHATTISGARH, INDIA
Occupancy Cattle feed Mill

Fire and Special Perils		
Sr. No.	Risk Description	Sum Insured (INR)
1	Building Plinth & Foundation, factory shed, Godown buildings, Compound wall, office building, etc.	550,000,000.00
2	All types of electrical installations and switch gears etc.	130,000,000.00
3	All plant & Machinery - Mentioned in condition	1,550,000,000.00
4	All furniture fixtures & fittings including Air Condition systems etc.	4,100,000.00
5	Raw material - Mentioned in condition	500,000,000.00
Total Sum Insured		2,734,100,000.00

Machinery Breakdown		
Sr. No.	Risk Description	Sum Insured (INR)
1	MBD	1,550,000,000.00

Section II - Business Interruption

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 : IRDAN108CP0003V01200607
Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com

Risk Location address - VILL - KARIAGONDI, TEHSIL - DONDI LOHARA, DIST - BALOD, CHHATTISGARH, DONDILUHARA- 491771, DURG, CHHATTISGARH, INDIA

Occupancy - Cattle feed Mill

Fire Loss of Profit

Indemnity Period(In Months) - 12

Type of Process - Continuous

Basis - Alternate Basis

Sr. No.	Risk Description	Sum Insured (INR)
1	FLOP (NP - 50000+Insured Standing Charges-50000)	100,000.00

Sum Insured - Material Damage	
Material damage other than Machinery Breakdown	2,734,100,000.00
Machinery Breakdown	1,550,000,000.00
Sum Insured - Business Interruption	
Fire Loss of Profit	100,000.00
Net Premium (INR)	2,895,421.00
UGST/SGST @ 9% (INR)	260,588.00
CGST @ 9% (INR)	260,588.00
Gross Premium (INR)	3,416,597.00

Deductible/Excess -

- 1 Policies having Sum Insured upto INR 100 Cr per location for PD & BI - Material Damage - 5% of claim amount subject to a minimum of 5 lakhs. Business Interruption (FLOP) - 7 days of Standard Gross Profit (Other than Petro Chemical Risks)
- 2 Policies having Sum Insured above INR 100 Cr and up to INR 1500 cr per location for PD & BI - Material Damage - 5% of claim amount subject to a minimum of 10 lakhs. Business Interruption (FLOP) - 7 days of Standard Gross Profit (Other than Petro Chemical Risks)
- 3 Policies having Sum Insured above INR 1500 Cr and up to INR 2500 cr per location for PD & BI - Material Damage - 5% of claim amount subject to a minimum of 25 lakhs . Business Interruption (FLOP) - 7 days of Standard Gross Profit (Other than Petro Chemical Risks)
- 4 Policies having Sum Insured above INR 2500 cr per location for PD & BI - Material Damage - 5% of claim amount subject to a minimum of INR 50 lakh. Business Interruption (FLOP) - 14 days of Standard Gross Profit

Terms & Conditions -

- 1 ADDITIONAL EXPENSES OF RENT FOR AN ALTERNATIVE ACCOMODATION
- 2 AGREED BANK CLAUSE
- 3 COINSURANCE CLAUSE
- 4 DESIGNATION OF PROPERTY CLAUSE
- 5 EARTHQUAKE (FIRE AND SHOCK) with STFI
- 6 ESCALATION CLAUSE (FIRE)
- 7 Impact Damage due to Insured's own RailRoad Vehicles, Fork lifts, Cranes, Stackers and
- 8 LOCAL AUTHORITIES CLAUSE
- 9 Omission to insure additions or extensions
- 10 REINSTATEMENT VALUE CLAUSE
- 11 Removal of Debris
- 12 Spontaneous Combustion
- 13 TEMPORARY REMOVAL OF STOCKS CLAUSE
- 14 Accumulated Stock Clause
- 15 DEPARTMENTAL CLAUSE
- 16 Prevention of Access
- 17 Specification J - Alternative Basis
- 18 Decontamination and Cost of Clean Up Expense
- 19 Protection and Preservation of Property
- 20 Start Up / Shut Down Clause
- 21 Contract Works
- 22 Sprinkler Up-grading costs
- 23 Expenses for Loss Minimisation

- 24 Additional Increase Cost of Workings
- 25 Claim Preparation Costs
- 26 Cost of Re-Writing Records
- 27 Obsolete Parts
- 28 Immediate Repairs
- 29 Seventy Two hours clause
- 30 Fire Extinguishing / Fighting Expenses
- 31 Payments on Account
- 32 Involuntary Betterment
- 33 Premises of Customers
- 34 Premises of Suppliers
- 35 Inclusion of Cyber Exclusion Clause - NMA 2915
- 36 Communicable Disease Exclusion clause
- 37 Capital Additions
- 38 Cost of Clearing Drains
- 39 Green Cover
- 40 Landscaping Cover
- 41 OEM Cover
- 42 Plans Documents and Computer Systems Records
- 43 Smoke Damage
- 44 Vehicle Load Cover
- 45 Five Powers War Exclusion (amended to include triggering of NATO Agreement)
- 46 Russia, Ukraine and Belarus Exclusion
- 47 Sanctions & Limitation Clause
- 48 SECTION I - Architect Survey & Engineering fees in excess of 3% of claim amount - Covered max upto INR 5 Cr. AOA/AOY
- 49 SECTION I - Debris Removal in excess of 1% of claim amount - Covered max upto INR 5 Cr. AOA/AOY
- 50 SECTION I - Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the like and articles dropped therefrom - Covered max upto INR 5 Cr. AOA/AOY
- 51 SECTION I - Omission to Insure additions, alterations or extension @ 5% - Covered upto 5% of BMA sum insured
- 52 SECTION I - Escalation - Covered upto 5% BMA Sum Insured
- 53 SECTION I - Startup and Shut Down Expenses - Covered max upto INR 5 Cr. AOA/AOY
- 54 SECTION I - Additional Expenses of Rent For An Alternative Accommodation - Covered max upto INR 5 Cr. AOA/AOY (IP - 12 Months)
- 55 SECTION I - Professional Fee Clause - Covered max upto INR 5 Cr. AOA/AOY
- 56 SECTION I - Obsolete Parts - Covered max upto INR 5 Cr. AOA/AOY
- 57 SECTION I - Contract Works clause -Covered max upto INR 5 Cr. AOA/AOY
- 58 SECTION I - Immediate Repairs - Covered max upto INR 5 Cr. AOA/AOY '
- 59 SECTION I - Expense for Loss Minimization -Covered max upto INR 5 Cr. AOA/AOY
- 60 SECTION I - Fire Fighting Expenses - Covered max upto INR 5 Cr. AOA/AOY
- 61 SECTION I - Cost of Rewriting Records - Covered max upto INR 5 Cr. AOA/AOY
- 62 SECTION I - Expediting Costs Including Express & Air freight - Covered max upto INR 5 Cr. AOA/AOY
- 63 SECTION I - Involuntary Betterment - Covered max upto INR 5 Cr. AOA/AOY
- 64 SECTION I - Temporary Removal of stock - Covered max upto INR 5Cr AOA:AOY (Within India)
- 65 SECTION I - Smoke damage clause - Covered max upto INR 5 Cr. AOA/AOY
- 66 SECTION I - Leakage and Overflowing - Covered max upto INR 5 Cr. AOA/AOY
- 67 SECTION I - Cost of Clearing Drains Clause - Covered max upto INR 5 Cr. AOA/AOY
- 68 SECTION I - Temporary Removals other than Stock - Covered max upto INR 5Cr AOA:AOY (Within India)
- 69 SECTION I - Property under consignment, care custody & control covered - Covered max upto INR 5Cr AOA:AOY (Subject to part of SI)
- 70 SECTION I - Claim Preparation Cost - Covered max upto INR 5Cr AOA:AOY
- 71 SECTION I - Vehicle Load Clause - Covered max upto INR 5Cr AOA:AOY
- 72 SECTION I - Sprinkler upgrading costs - Covered max upto INR 5Cr AOA:AOY
- 73 SECTION I - OEM Parts clause -Covered max upto INR 5 Cr. AOA/AOY
- 74 SECTION I - Plans, Valuable Documents & Computer Systems Records - Covered max upto INR 5 Cr. AOA/AOY
- 75 SECTION I - Waiver of Under Insurance - Covered upto 15%
- 76 SECTION I - Capital Additions - Covered max upto INR 5Cr AOA:AOY
- 77 SECTION I - Loss Payee
- 78 SECTION I - On Account Payment - Upto 50% of net payable claim on claim above ₹ 25 lakhs and as recommended by Surveyor
- 79 SECTION I - Local Authority Clause (Not applicable on stocks)
- 80 SECTION I - Goods Held in Trust Clause - Covered (if part of TSI)
- 81 SECTION I - 72 Hours Clause - Covered for AOG perils only
- 82 SECTION I - Reinstatement Value Clause - Covered (Excluding Stock)
- 83 SECTION I - Market Value Clause (Stocks) - Covered
- 84 SECTION I - Contract Works - Covered max upto INR 5Cr AOA:AOY
- 85 SECTION I - Decontamination and Cost of Clean Up Expense Covered upto 5 Cr AOA / AOY
- 86 SECTION I - Cost of Re-writing Records Clause - Covered upto 5 Cr AOA / AOY
- 87 SECTION I - Fire Extinguishing / Fighting Expenses -Covered upto 5 Cr AOA / AOY
- 88 SECTION I - Spontaneous Combustion Covered - Upto 5 Cr
- 89 SECTION I - Sprinkler Upgradation Cost - Covered upto 5 Cr AOA / AOY
- 90 SECTION I - Landscaping Cost - Covered upto 5 Cr in Aggregate AOA / AOY
- 91 SECTION I - All Covers are limit to AOA / AOY 1:1
- 92 SECTION II - Additional Increased cost of working -- 10% of Limit of Indemnity (BI Sum insured/ BI Loss Limit) subject to a max. of INR 5 Cr AOA/AOY – Wordings as below. It is hereby agreed and declared that notwithstanding anything contained herein to the contrary, this coverage extends *
- 93 * to cover costs and expenses necessarily and reasonably incurred during the indemnity period in consequence of the 'damage' and not otherwise payable under Loss of Gross Profit provision (increase in cost of working) for the purposes of maintaining the business, it being *
- 94 * understood that if any such costs under Loss of Gross Profit provisions (Reduction in turnover and increase in cost of working) are of a capital asset nature then

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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 : IRDAN108CP0003V01200607

Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com

- account shall be taken of the residual value of such capital items so involved existing at the end of the maximum indemnity period.
- 95 SECTION II - Under BI Part: Customer's Premises and/or Supplier's Premises Extension – ½ Premises of Named customers and/or suppliers for a maximum limit of 20% of the business interruption sum insured subject to maximum of INR 5 Cr. AoA/AoY. Coverage to be restricted to fire, lightning, *
- 96 * explosion and/or aircraft (FLEXA) perils for customers and/or suppliers outside of India, whereas coverage for domestic customers and/or suppliers will be FLEXA and Act of God perils (an event that directly and exclusively results from the occurrence of natural causes that could *
- 97 * not have been prevented by the exercise of foresight or caution) ½ Premises of Unnamed customers and suppliers located in India, for a maximum limit of 10% of the business interruption sum insured subject to *
- 98 * maximum of INR 5 Cr. AoA/AoY. Coverage restricted to FLEXA perils only. No coverage for unnamed customers and/or suppliers located outside of India.
- 99 SECTION II - Under BI Part: Accidental failure of public electricity/gas/water supply – Up-to 17% of the limit of indemnity (Business Interruption Sum Insured/ Loss Limit) subject to maximum of INR 5 Cr. AOA/AOY basis [Coverage to be *
- 100 * restricted to the terminal ends of the utilities [*Suppliers and/or customers and/or utilities extension up-to first tier or direct suppliers and/or customers and/or public utilities*]
- 101 SECTION II - Prevention of access -- Prevention of access with maximum limit of 30 days (over & above the policy time excess) and with maximum radius of 5 kilometres from insured premises & only inland. Coverage under this section shall *
- 102 * extend to include loss or reduction resulting from cessation, interruption, interference or inhabitation to the business as consequence of physical destruction of or damage to property belonging to the Insured or property *
- 103 * within a radius of 5 kms from the insured premises (inland only) which prevents or hinders the use of or access to the premises (excluding port blockage). Any coverage wider than the above including Denial of Access is deemed to be excluded under the Treaty
- 104 SECTION II - Departmental Clause Covered As per Standard IAR Wording
- 105 SECTION I - Risk Description : All plant & Machinery, process blocks, pipelines, including control panels, Transformers, Generators etc.
- 106 SECTION I - Risk Description : Raw material, Semi finished, Finished, Crude oil, Solvent, finished oil, stock in process, gunni bags & packing material etc. Including temporary stock in open area. Including stock held in trust.
- 107 SECTION I - Risk Description (MBD) : Plant and Machinery [Plant and Machinery sum insured is inclusive of transformer oil, gear oil and any other such oil which are inside the equipment and also including of power and control cables. (But Excluding 15% Piping in utilities, drinking water, sewerage pipe, effluent pipe, drainage pipe, etc and flexible cabling for lighting in plant and street lighting)]

Subject otherwise to terms and conditions of Industrial 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 : 22AABCT3518Q126 - CHHATTISGARH, Service Accounting Code : 997137

Stamp Duty of ₹0.25/- is paid as provided under Article 47B of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. LOA/ENF1/CSD/42/2024/1004 Validity Period Dt.05/02/2024 To Dt.24/01/2027/1004 Date:24/01/2024
On Date : 23/04/2024

For Tata AIG General Insurance Company Limited.



Authorized Signatory

Important Note:

This Policy and its conditions should be examined, and if incorrect returned at once for alteration. Every change affecting the risks insured by this Policy must be immediately advised to the Company. Failure to do this might result in the insurance ceasing to be of effect. The Policy is not transferable from the Insured to any person unless the Company's written consent has been obtained. In the event of any loss or damage notice should be given IMMEDIATELY to the company.

Policy Servicing Office
Tata AIG General Insurance Company Limited
1ST FLOOR, 106-7 WALLFORT OZONE, , BILASPUR ROAD, NEAR FAFADIH CHOWK, RAIPUR, CHHATTISGARH, RAIPUR-492001
Tel No:91-91-9136972224

Industrial All Risk Insurance

SECTION I – MATERIAL DAMAGE

In consideration of the Insured paying to the **TATA AIG GENERAL INSURANCE COMPANY LIMITED** (hereinafter referred to as the Company), the premium shown in the Schedule, the Company agrees (subject to the terms, conditions and exclusions contained herein or endorsed or otherwise expressed hereon which shall so far as the nature of them respectively will permit be deemed to be conditions precedent to the right of the Insured to recover hereunder) that if after payment of the premium any of the property insured be accidentally physically lost destroyed or damaged other than by an excluded cause during the Period of Insurance or any subsequent period in respect of which the Insured shall have paid and the Company shall have accepted the premium required for the renewal of this Policy, the Company will pay to the Insured the value of the property at the time of the happening of its accidental physical loss or destruction or damage (being hereinafter termed Damage) or at its option reinstate or replace such property or any part thereof

Provided that the liability of the Company in respect of any one loss or in the aggregate in any one Period of Insurance shall in no case exceed

- i) As regards buildings, plants and machinery, furniture, fixture, fittings etc. the cost of replacement or reinstatement on the date of replacement or reinstatement subject to the maximum liability being restricted to the sum insured in respect of that category of the item under the Policy.
- ii) As regards stocks the market value of the same not exceeding the sum insured in respect of that category of item under the Policy

EXCLUSIONS

A EXCLUDED CAUSES

- 1) This Policy does not cover damage to the property insured caused by:
 - a)
 - i) faulty or defective design materials or workmanship inherent vice latent defect gradual deterioration deformation or distortion or wear and tear
 - ii) interruption of the water supply gas electricity or fuel systems or failure of the effluent disposal systems to and from the premises

unless Damage by a cause not excluded in the Policy ensues and then the Company shall be liable only for such ensuing Damage.
 - b)
 - i) collapse or cracking of buildings
 - ii) corrosion rust extremes or changes in temperature dampness dryness wet or dry rot fungus shrinkage evaporation loss of weight pollution contamination change in colour flavour texture or finish action of light vermin insects marring or scratching

unless such loss is caused directly by Damage to the property insured or to premises containing such property by a cause not excluded in the Policy.
 - c)
 - i) larceny
 - ii) acts of fraud or dishonesty
 - iii) disappearance unexplained or inventory shortage misfiling or misplacing of information shortage in supply or delivery of materials or shortage due to clerical or accounting error
 - d)
 - i) coastal or river erosion
 - ii) normal settlement or bedding down of new structures
- 2) Damage caused by or arising from:-
 - a) any willful act or willful negligence on the part of the Insured or any person acting on his behalf
 - b) cessation of work delay or loss of market or any other consequential or indirect loss of any kind or description whatsoever
- 3) Damage occasioned directly or indirectly by or through or in consequence of any of the following occurrences, namely:-
 - a) war invasion act of foreign enemy hostilities or warlike operations (whether war be declared or not) civil war
 - b) mutiny civil commotion assuming the proportions of or amounting to a popular rising military rising insurrection rebellion revolution military or usurped power
- 4)
 - i) permanent or temporary dispossession resulting from nationalization commandeering or requisition by any lawfully constituted authority
 - ii) permanent or temporary dispossession of any building resulting from the unlawful occupation of such building by any person

provided that the Company is not relieved of any liability to the Insured in respect of Damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise insured by this Policy

 - iii) the destruction of property by order of any public authority

In any action, suit or other proceeding where the Company alleges that by reason of the provisions of Exclusions A3) a) and b) above any loss destruction or damage is not covered by this insurance the burden of proving that such loss destruction or damage is covered shall be upon the Insured.

5) Damage directly or indirectly caused by or arising from or in consequence of or contributed to by: -

- a) nuclear weapons material
- b) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this Exclusion Combustion shall include any self-sustaining process of nuclear fission.

B EXCLUDED PROPERTY

This Policy does not cover:

- 1) Money cheques stamps bonds credit cards securities of any description jewellery precious stones precious metals bullion furs curiosities rare books or works of art unless specifically mentioned as insured by this Policy
- 2) Unless specifically mentioned as insured by this Policy goods held in trust or on commission documents manuscripts business books computer systems records patterns models moulds plans designs explosives
- 3)
 - a) vehicles licensed for road use (including accessories thereon) caravans trailers railway locomotives or rolling stock watercraft aircraft spacecraft or the like
 - b) property in transit other than within the premises specified in the Schedule
 - c) property or structures in course of demolition construction or erection and materials or supplies in connection therewith
 - d) land (including top-soil back-fill drainage or culverts) driveways pavements roads runways railway lines dams reservoirs canals rigs wells pipelines tunnels bridges docks piers jetties excavations wharves mining property underground off-shore property unless specifically covered
 - e) livestock growing crops or trees
 - f) property damaged as a result of its undergoing any process
 - g) property undergoing alteration repair testing installation or servicing including materials and supplies thereof if directly attributable to the operations of work being performed thereon unless Damage by a cause not otherwise excluded ensues and then the Company will be liable only for such ensuing loss
 - h) property more specifically insured
 - i) property insured if removed to any building or place other than which it is herein stated to be insured, except machinery and equipments temporarily removed for repairs, cleaning, renovation or other similar purpose for a period not exceeding 60 days.
 - j) damage to property which at the time of the happening of such damage is insured by or would but for the existence of this Policy be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.

DEDUCTIBLES

This Policy does not cover the deductibles stated in the Schedule in respect of each and every loss as ascertained after the application of all other terms and conditions of the Policy including any condition of Average.

Warranted that during the currency of the Policy the Insured shall not effect insurance in respect of the amount of the deductibles stated in the Schedule.

GENERAL CONDITIONS

- 1. This Policy shall be voidable in the event of mis-representation, mis-description or non-disclosure of any material particular.
- 2. All insurances under this Policy shall cease on expiry of 7 days from the date of fall or displacement of any building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms part.

Provided such a fall or displacement is not caused by a peril not excluded by this Policy or such loss or damage would be covered if such building, range of buildings or structure were insured under this Policy.

Notwithstanding the above, the Company, subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.

- 3. Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the Policy by or on behalf of the Company:-

- a) If the trade or manufacture carried on be altered, or if the nature of the occupation or other circumstances affecting the building insured or containing

the insured property be changed in such a way as to increase the risk of loss or damage by insured perils.

- b) If the building insured or containing the insured property becomes unoccupied and so remains for a period of more than 30 days.
 - c) If the interest in the property passes from the Insured otherwise than by will or operation of law.
4. This insurance may be terminated at any time at the request of the Insured, in which case the Company will retain the premium at customary short period rate for the time the Policy has been in force. This insurance may also at any time be terminated at the option of the Company, on 15 days notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation.
5. (i) On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Company and shall within 15 days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company
- a) A claim in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the several articles or items or property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage not including profit of any kind.
 - b) Particulars of all other insurances, if any.

The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specification, books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports (internal/ external) proofs and information with respect to the claim and the origin and cause of the fire and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with declaration on oath or in other legal form of the truth of the claims and of any matter connected therewith.

No claim under this Policy shall be payable unless the terms of this condition have been complied with.

- (ii) In no case whatsoever shall the Company be liable for any loss or damage after the expiration of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 months from the date of the disclaimer have been made the subject of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
6. On the happening of loss or damage to any of the property insured by this Policy, the Company may –
- a) enter and take and keep possession of the building or premises where the loss or damage has happened,
 - b) take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage,
 - c) keep possession of any such property and examine, arrange, remove or otherwise deal with the same,
 - d) sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this Policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company, in the exercise of its powers hereunder, all benefits under this Policy shall be forfeited.

The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.

7. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under the Policy or if the loss or damage be occasioned by the willful act, or with the connivance of the Insured, all benefits under this Policy shall be forfeited.
8. If the Company at its option, reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other company or insurer in so doing, the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage nor more than the sum insured by the Company thereon.

If the Company so elect to reinstate or replace any property the Insured shall at his own expense furnish the Company with such plans specifications, measurement, quantities and such other particulars as the Company may require, and no acts done, or caused to be done, by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.

If in any case the Company shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.

9. If the property hereby insured shall at the time of reinstatement/ replacement/ repair following a loss or damage indemnifiable under the Policy be of greater value than the Sum Insured under the Policy, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of loss.

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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Each item of the Policy to which this condition applies shall be separately subject to the foregoing provision.

Provided however that if the said Sum Insured in respect of such item(s) of the Schedule shall not be less than 85% (Eighty Five percent) of the value of the item(s) thereat, this condition shall be of no purpose and effect.

10. If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons covering the same property, this Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.
11. 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 reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its 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 his indemnification by the Company.
12. 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 herein before 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.

13. Every notice and other communication to the Company required by these conditions must be written or printed.
14. At all times during the Period of Insurance of this Policy the insurance cover will be maintained to the full extent of the respective sum insured in consideration of which upon the settlement of any loss under this Policy, pro rata premium for the unexpired period from the date of such loss to the expiry of Period of Insurance for the amount of such loss shall be payable by the Insured to the Company.

The additional premium referred above shall be deducted from the net claim amount payable under the Policy. Thus continuous cover to the full extent will be available notwithstanding any previous loss for which the Company may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the Insured subject only to the right of the Company for deduction from the claim amount when settled of pro-rata premium to be calculated from the date of loss till expiry of the Policy.

Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the Insured immediately on occurrence of the loss exercises his option not to reinstate the sum insured as above.

SPECIAL CONDITIONS TO SECTION I

1. Sums Insured

It is a requirement of this Insurance that the sums insured stated in this Schedule shall not be less than the cost of reinstatement as if such property (other than for stocks) were reinstated on the first day of the Period of Insurance which shall mean the cost of replacement of the insured items by new items in a condition equal to but not better or more extensive than its condition when new.

2. Basis of Loss Settlement

In the event of any loss destruction or damage the indemnification under this section shall be calculated on the basis of the reinstatement or replacement of the property lost destroyed or damaged, subject to the following provisions:

2.1 Reinstatement or replacement shall mean:

1. where property is lost or destroyed, the rebuilding of any buildings or the replacement of any other property by similar property, in either case in a condition equal to but not better or more extensive than its condition when new.
2. where property is damaged, the repair of the damage and the restoration of the damaged portion of the property to a condition substantially the same as but not better or more extensive than its condition when new.

2.2 Special Provisions

1. The work of reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the Insured subject to the liability of the Company not being thereby increased) must be commenced and carried out within 12 months after the destruction or damage otherwise no payment beyond the amount which would have been payable under the Policy if these Special Provisions had not been incorporated herein shall be made.
2. Where any property is lost destroyed or damaged in part only the liability of the Company shall not exceed the sum representing the cost, which the Company could have been called upon to pay for reinstatement if such property had been wholly destroyed.

3. Until the cost of reinstatement or replacement shall have been actually incurred the amount payable under each of the items shall be calculated on the basis of the actual cash value of such items immediately before the loss destruction or damage with due allowance for depreciation for age use and condition.

3. Debris Removal

This Policy covers the necessary expense for removal of debris of insured property from the described premises as a result of physical loss destruction or damage insured against under this Policy.

The Company's total liability for debris removal is limited to the amount entered in the Schedule.

SECTION II – BUSINESS INTERRUPTION

The Company agrees that if during the Period of Insurance the business carried on by the Insured at all the premises specified & listed in the Schedule is interrupted or interfered with in consequence of loss destruction or damage indemnifiable under Section I, then the Company shall indemnify the Insured for the amount of loss as hereinafter defined resulting from such interruption or interference provided that the liability of the Company in no case exceeds the total sum insured or such other sum as may hereinafter be substituted therefor by Endorsement signed by or on behalf of the Company.

SPECIAL EXCLUSIONS TO SECTION II

1. This Policy does not cover loss resulting from interruption of or interference with the business directly or indirectly attributable to
 - 1.1 any restrictions on reconstruction or operation imposed by any public authority
 - 1.2 the Insured's lack of sufficient capital for timely restoration or replacement of property lost destroyed or damaged
 - 1.3 loss of business due to causes such as suspension lapse or cancellation of a lease licence or order etc. which occurs after the date when the items lost destroyed or damaged are again in operating condition loss of business due to causes such as suspension lapse or cancellation of a lease licence or order etc. which occurs after the date when the items lost destroyed or damaged are again in operating condition
 - 1.4 damage to boilers economizers turbines or other vessels machinery or apparatus in which pressure is used or their contents resulting from their explosion or rupture.
 - 1.5 electronic installations, computers and data processing equipment.
 - 1.6 Damage resulting from:
 - a) deliberate erasure loss distortion or corruption of information on computer systems or other records programs or software.
 - b) other erasure loss distortion or corruption of information on computer systems or other records programs or software unless resulting from fire, lightning, explosion, aircraft, impact by any road vehicle or animals, earthquake, hurricane, windstorm, flood, bursting overflowing discharging or leaking of water tanks apparatus or pipes in so far as it is not otherwise excluded

unless caused by Damage to the machine or apparatus in which the records are mounted.
 - 1.7 mechanical or electrical breakdown or derangement of machinery or equipment.
2. This Policy does not cover the deductible stated in the Schedule to be borne by the Insured.

BASIS OF INSURANCE

The cover provided under this Section shall be limited to loss of Gross Profit due to (a) Reduction in Turnover and (b) Increase in Cost of Working and the amount payable as indemnity hereunder shall be

- (a) in respect of Reduction in Turnover:

the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period shall fall short of the Standard Turnover in consequence of the loss destruction or damage

- (b) in respect of Increase in Cost of Working:

the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the Reduction in Turnover which but for that expenditure would have taken place during the Indemnity Period in consequence of loss destruction or damage, but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided

less any sum saved during the Indemnity Period in respect of such of the charges and expenses of the business payable out of Gross Profit as may cease or be reduced in consequence of loss destruction or damage

provided that if the sum insured by this item be less than the sum produced by applying the Rate of Gross Profit to the Annual Turnover (or to a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced.

DEFINITIONS

1. Gross Profit

The amount by which

- the sum of the amount of the Turnover and the amount the closing stock and work in progress shall exceed
- the sum of the amounts of the opening stock and work in progress and the amount of the Uninsured Working Expenses.

Note: The amounts of the opening and closing stocks and work in progress shall be arrived at in accordance with the Insured's normal accountancy methods, due provision being made for depreciation.

2. Uninsured Working Expenses

- A. Turnover and purchase taxes
- B. Purchases (less discounts received)
- C. Carriage, packing and freight.

3. Turnover

The money (less discounts allowed) paid or payable to the Insured for goods sold and delivered and for services rendered in the course of the business at the Premises.

4. Indemnity Period

The period beginning with the occurrence of loss destruction or damage and ending not later than the Maximum Indemnity Period thereafter during which the results of the Business shall be affected in consequence thereof. Provided always that the Company is not liable for the amount equivalent to the Rate of Gross Profit applied to the Standard Turnover during the period of Time Exclusion of ____ days as stated in the Schedule.

5.	Rate of Gross Profit The Rate of Gross Profit earned on the Turnover during the financial year immediately before the date of loss destruction or damage	to which such adjustment shall be made as may be necessary to provide for the trend of business and for variations in or other circumstances affecting the Business either before or after loss destruction or damage or which would have affected the Business had the loss destruction or damage not occurred, so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which but for the loss destruction or damage would have been obtained during the relative period after the loss destruction or damage.
6.	Annual Turnover The Turnover during the twelve months immediately before the date of loss destruction or damage	
7.	Standard Turnover The Turnover during the period in the twelve months immediately before the date of loss destruction or damage which corresponds with the Indemnity Period appropriately adjusted where the Indemnity Period exceeds twelve months	

PROVISIONS

Memo 1 – Benefits from Other Premises

If during the Indemnity Period goods are sold or services are rendered elsewhere than at the premises for the benefit of the Business either by the Insured or by others acting on his behalf, the money paid or payable in respect of such sales, or services shall be taken into account in arriving at the Turnover during the Indemnity Period.

Memo 2 – Return of Premium

If the Insured declares at the latest nine months after the expiry of any Policy year that the Gross Profit earned during the accounting period of twelve months most nearly concurrent with any Period of Insurance, was less than the sum insured thereon a pro rata return of premium not exceeding one third of the premium paid on such sum insured for such Period of Insurance shall be made in respect of difference.

If any loss destruction or damage has occurred giving rise to a claim under this Policy, such return shall be made in respect only of so much of said difference as is not due to such loss destruction or damage.

ADDITIONAL EXPENSES OF RENT FOR AN ALTERNATIVE ACCOMODATION Attached to and forming part of Policy No. 0600025876 01 00

It is hereby declared that in the event of the premises described in the policy and occupied by the insured, hereinafter referred to as 'PREMISES' being destroyed or damaged by any Insured Peril as to become unfit for occupation and the insured in consequence taking up alternative accommodation, the Company shall, subject to special conditions set out herein, indemnify the insured against the additional rent (as explained herein) which the insured is called upon to bear for the period beginning from the date of operation of any of the Insured Perils until the 'PREMISES' is rendered fit for occupation such period not exceeding such reasonable time as is required to restore the premises

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with due diligence to a condition fit for occupation on the maximum indemnity period of months whichever is earlier.

Provided that the liability of the company shall not exceed Rs..... the sum insured hereby.

Provided further that if the sum produced by applying the monthly additional rent, borne by the insured for the alternative accommodation to the maximum indemnity period is more than the Sum Insured hereby, the liability of the Company shall be proportionately reduced.

SPECIAL CONDITIONS

1. This insurance shall apply subject to the condition that the PREMISES occupied by the insured, whether as owner or tenant, forms part of a building not being "Kutchha" Construction.
2. If the area of alternative accommodation take by the insured is more than the area of the PREMISES occupied by the insured, the additional rent borne by the insured for the purpose of this insurance shall be deemed to be that proportion of the additional rent actually borne by the insured as the area of the PREMISES which was in the insured's occupation bears to the area of the alternative accommodation taken by the insured. The insured shall be at liberty to take alternative accommodation in any locality so long as it is within the Municipal limit of the city or town in which the PREMISES is situated.

EXPLANATION

Additional Rent: If the insured is the Owner-Occupant, the additional rent borne by him is arrived after deducting the standard rent of the premises from the actual rent paid for the alternative accommodation. The standard rent shall be based on the rateable values fixed by the Municipal/Revenue authorities for tax purposes.

If the insured is a tenant only and for safeguarding his legal tenancy rights is obliged to pay rent for the premises even during the period when it is not fit for occupation, the additional rent borne by him is the actual rent for the alternative accommodation.

If the insured is a tenant and is not obliged to pay rent for the premises during the period When it is not fit for occupation, the additional rent borne by him is the actual rent paid for alternative accommodation taken less the rent which he was paying for the premises immediately prior to the same being damaged or destroyed by Insured Perils and rendered unfit for occupation.

AGREED BANK CLAUSE

Attached to and forming part of Policy No. 0600025876 01 00

It is hereby declared and agreed:

- i. That upon any monies becoming payable under this Policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties.
- ii. That the receipts of the Bank shall be complete discharge of the Company therefor and shall be binding on all the parties insured hereunder.

The Bank shall mean the first named Financial Institution/ Bank named in the Policy.

- iii. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any manner arising under or in connection with this Policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.
- iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the Insured or any of them arising under or in connection with this Policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.
- v. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of Condition 3 of the Policy except where a breach of the Condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the Policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place and
- vi. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this Policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available.

Attached to and forming part of Policy No. 0600025876 01 00

COINSURANCE CLAUSE

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:

- 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 there of 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 Insurers 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 there of 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.

DESIGNATION OF PROPERTY CLAUSE

Attached to and forming part of Policy No. 0600025876 01 00

For the purpose of determining, where necessary, the item under which any property is insured, the Company agrees to accept the designation under which the property has been entered in the Insured's books

**EARTHQUAKE (FIRE AND SHOCK)
(when Storm, Tempest, Flood, Inundation perils are insured)**

Attached to and forming part of Policy No. 0600025876 01 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 the consequence of Earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or Landslide / Rockslide resulting there from.

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 (if 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).
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

ESCALATION CLAUSE (FIRE)

Attached to and forming part of Policy No. 0600025876 01 00

"In consideration of the payment of an additional premium amounting to 50% of the premium produced by applying the specified percentage to the first or the annual premium as appropriate on the under noted items(s) the Sum(s) Insured thereby shall, during the period of insurance, be increased each day by an amount representing 1/365th of the specified percentage increased per annum.

Unless specifically agreed to the contrary the provisions of this clause shall only apply to the sums insured in force at the commencement of each period of insurance.

At each renewal date the insured shall notify the Insurers:-

- (i) The sum to be insured under each item above, but the absence of such instructions the Sums Insured by the above items shall be those stated on the policy (as amended by the any endorsement effective prior to the aforesaid renewal date) to which shall be added the increases which have accrued under this Clause during the period of insurance upto that renewal date, and
- (ii) The specified percentage increase(s) required for the forthcoming period of insurance, but in the absence of instructions to the contrary prior to renewal date the existing percentage increase shall apply for the period of insurance from renewal.

All the conditions of the policy in so far as they may be hereby expressly varied shall apply as if they had been incorporated herein."

Impact Damage due to Insured's own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the like and articles dropped there from.

Attached to and forming part of Policy No. 0600025876 01 00

"In consideration of an additional premium it is hereby agreed and declared that the policy is extended to cover loss and/or damage caused due to impact by direct contact to Insured's property caused by Insured's own Rail/Road Vehicle, Fork lifts, cranes, stackers and the like and articles dropped there from."

LOCAL AUTHORITIES CLAUSE

Attached to and forming part of Policy No. 0600025876 01 00

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

- 1) The amount recoverable under this extension shall not include:
 - a) the cost incurred in complying with any of the aforesaid Regulations or Bye-laws,
 - (i) in respect of destruction or damage occurring prior to the granting of this extension,

(ii) in respect of destruction or damage not insured by the Policy,
 (iii) under which notice has been served upon the Insured prior to the happening of the destruction of damage,
 (iv) in respect of undamaged property or undamaged portions of property other than foundations (unless foundations are specifically excluded from the insurance by this Policy) of that portion of the property destroyed or damaged,

b) the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid Regulations of Bye-laws not arisen,

c) the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or Bye-laws.

2) The work of reinstatement must be commenced and carried out with reasonable dispatch and in any case must be completed within twelve months after the destruction or damage or within such further time as the Company may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or Bye-laws so necessitate) subject to the liability of the Company under this extension not being thereby increased.

3) If the liability of the Company under (any item of) the Policy apart from this extension shall be reduced by the application of any of the terms and conditions of the Policy then the liability of the Company under this extension (in respect of any such item) shall be reduced in like proportion.

4) The total amount recoverable under any item of the Policy shall not exceed the sum insured thereby.

5) All the Conditions of the Policy except in so far as they may be hereby expressly varied shall apply as if they had been incorporated herein.

Omission to insure additions or extensions

Attached to and forming part of Policy No. 0600025876 01 00

The insurance by this Policy extends to cover Buildings and/or Machinery, Plant and other Contents as defined in the Schedule hereof which the Insured may erect or acquire or for which they may become responsible:-

- a) at the within described premises
- b) for use as factories

- i) The liability under this Extension shall not exceed in respect of (a) above, 5% of the Sum Insured by items of the Schedule, in respect of (b) above, 5% of the Sum Insured by items of the Schedule.
- ii) The Insured shall notify the Company of each additional insurance as soon as it shall come to their knowledge and shall pay the appropriate additional premium thereon from the date of inception.
- iii) Following the advice of any additional insurance as aforesaid, cover by this extension shall be fully reinstated.
- iv) No liability shall attach to the Company in respect of any Building, Machinery Plant or other contents while such property is otherwise insured.

All new additions to Buildings and/or Machinery and Plant not specifically insured/included during the currency of the Policy should be declared at the end of the year and suitable additional premium paid on pro rata basis from the date of completion of construction/erection of additions may be suitably adjusted.

If the Insured fails to declare the values of such additions within 30 days after expiry of the Policy, there shall be no refund of the advance premium collected.

"Other contents" in the above Clause shall mean "Furniture and Fittings" and does not include 'stocks'.

Attached to and forming part of Policy No. 0600025876 01 00

REINSTATEMENT VALUE CLAUSE

It is hereby declared and agreed that in the event of the property insured under the stated items within the Policy being destroyed or damaged, the basis upon which the amount payable under (each of the said items of) the Policy is to be calculated shall be cost of replacing or reinstating on the same site or any other site with property of the same kind or type but not superior to or more extensive than the insured property when new as on date of the loss, subject to the following Special Provisions and subject also to the terms and conditions of the Policy except in so far as the same may be varied hereby.

Special Provisions

1) The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the Insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the destruction or damage or within such further time as the Company may in writing allow, otherwise no payment beyond the amount which would have been payable under the Policy if this memorandum had not been incorporated therein shall be made.

1) Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged the Company shall not be liable for any payment in excess of the amount which would have been payable under the Policy if this memorandum had not been incorporated therein.

2) If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed, exceeds the Sum Insured thereon or at the commencement of any destruction or damage to such property by any of the perils insured against by the Policy, then the Insured shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss accordingly. Each item of the Policy (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision.

3) This Memorandum shall be without force or effect if

a) the Insured fails to intimate to the Company within 6 months from the date of destruction or damage or such further time as the Company may in writing allow his intention to replace or reinstate the property destroyed or damaged.

b) the Insured is unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site.

Removal of Debris

Attached to and forming part of Policy No. 0600025876 01 00

It is hereby declared and understood that the insurance extends to cover costs and expenses necessarily incurred by the Insured

- in the removal of debris from the premises of the Insured;
- dismantling or demolishing;
- shoring up or propping;

of the portion or portions of the property insured (specified as being insured by this Endorsement in the Schedule of this Policy destroyed or damaged by perils hereby insured against but not exceeding in the aggregate the amount stated in the Schedule in respect of this Endorsement.

Notwithstanding anything contained in the Policy or any of its Endorsements or Riders hereto, it is agreed and declared that in consideration of the full agreed premium being paid by the Insured to the Company the following Clause is included within Coverage of the Policy effective the date stated in the Schedule. Subject always to the terms and provisions including the General Conditions and General Exclusions of the Policy and all endorsements thereon.

Spontaneous Combustion

Attached to and forming part of Policy No. 0600025876 01 00

"In consideration of the payment by the Insured to the Company of additional premium the Company agrees notwithstanding what is stated in the printed exclusions of the policy to the contrary that the insurance by item specified under this policy shall extended to include loss or damage by fire only of or to the property insured caused by its own fermentation, natural heating or spontaneous combustion."

TEMPORARY REMOVAL OF STOCKS CLAUSE

Attached to and forming part of Policy No. 0600025876 01 00

It is agreed that the stock insured hereby not exceeding ____% of the total sum insured of such stock is covered while temporarily removed to any other premises for purposes of fabrication or processing or finishing or other similar purposes. This extension does not apply to stock if and so far as it is otherwise insured.

The pro-rata condition of average should be applied to the limit of stocks temporarily removed as well as to the total sum insured of such stock under the policy.

Accumulated Stocks Clause

Attached to and forming part of the Policy No. 0600025876 01 00

In adjusting any loss, account shall be taken and an equitable allowance made if any shortage in Turnover due to Damage is postponed by reason of the Turnover being temporarily maintained from accumulated stocks of finished goods in the Insured's warehouses.

DEPARTMENTAL CLAUSE

Attached to and forming part of the Policy No. 0600025876 01 00

"If the business be conducted in departments, the independent trading results of which are ascertainable, the provision of Clauses (a) and (b) of Item 1 shall apply separately to each department affected by the damage except that if the Sum Insured by the said item be less

than the aggregate of the sum produced by applying the rate of gross profit for each department of the business (whether affected by the damage or not) to the relative Annual Turnover thereof, the amount payable shall be proportionately reduced."

Definitions

GROSS PROFIT – The sum produced by adding to the Net Profit the amount of the insured Standing Charges, or if there be no Net Profit the amount of the Insured Standing Charges less such a proportion of any net trading loss as the amount of the Insured Standing Charges bears to all the Standing Charges of the business.

NET PROFIT – The net trading profit (exclusive of all capital receipts and accretions and all outlay properly chargeable to capital) resulting from the business of the Insured at

the premises after due provision has been made for all Standing and other charges including depreciation, but before the deduction of any taxation chargeable on profits.

INSURED STANDING CHARGES – (Appropriate list to be inserted).

TURNOVER – The money paid or payable to the Insured for goods sold and delivered and for services rendered in course of the business at the premises.

INDEMNITY PERIOD – The period beginning with the occurrence of the damage and ending not later than _____ months thereafter during which the results of the business shall be affected in consequence of the damage.

RATE OF GROSS PROFIT – The rate of Gross Profit earned on the turnover during the financial year immediately before the date of the damage.	To which such adjustments shall be made as may be necessary to provide for the trend of the business and for variations in or special circumstances affecting the business either before or after the damage or which would have affected the business had the damage not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which, but for the damage, would have been obtained during the relative period after the damage.
ANNUAL TURNOVER – The Turnover during the twelve months immediately before the date of the damage.	
STANDARD TURNOVER – The Turnover during that Period in the twelve months immediately before the date of the damage which corresponds with the Indemnity Period.	

Memo 1: If during the Indemnity Period goods shall be sold or services shall be rendered elsewhere than at the premises for the benefit of the business either by the Insured or by others on his behalf the money paid or payable in respect of such sales or services shall be brought into account in arriving at the Turnover during the Indemnity Period.

Memo 2: If any Standing Charges of the business be not insured by this policy then in computing the amount recoverable hereunder as increase in Cost of Working that proportion only of the additional expenditure shall be brought into account which the sum of the Net Profit and the Insured Standing Charges bears to the sum of the Net Profit and all the Standing Charges.

Memo 3: If the Insured declares, at the latest twelve months after the expiry of any Period of Insurance, that the Gross Profit earned (or a proportionately increased multiple thereof where the maximum Indemnity Period exceeds 12 months) during the accounting period of 12 months most nearly concurrent with any period of Insurance, as certified by the Insured's Auditors, was less than the Sum Insured thereon, a pro-rata return of premium not exceeding 50% of the premium paid on such Sum Insured for such period of Insurance shall be made in respect of the difference. Where, however, the declaration is not received by the Company within twelve months after the expiry of the period of insurance, no refund shall be admissible.

If any damage has occurred giving rise to a claim under this policy, such return shall be made in respect only of said difference as is not due to the damage.

Prevention of Access **Attached to and forming part of the Policy No. 0600025876 01 00**

This Policy covers the loss of Gross Profit and Increased Cost of Working incurred by the insured due to, Prevention of access with maximum limit of 30 days (over & above the policy time excess) and with maximum radius of 5 kilometers from insured premises & only inland. Coverage under this section shall extend to include loss or reduction resulting from cessation, interruption, interference or inhabitation to the business as consequence of physical destruction of or damage to property belonging to the Insured or property within a radius of 5 KMS from the insured premises (inland only) which prevents or hinders the use of or access to the premises (excluding port blockage).

Any coverage wider than the above including Denial of Access is deemed to be excluded under the Policy.

Specification J – Alternative Basis Clause **Attached to and forming part of the Policy No. 0600025876 01 00**

It is agreed and declared that, whenever found necessary, the term 'Output' may be substituted for the term 'Turnover' and for the purpose of this policy 'Output' shall mean the sale value of goods manufactured by the 'Insured' in the course of the business at the premises,

Provided that :

- (a) Only one such meaning shall be operative in connection with any one occurrence involving damage (as within defined).
 - (b) If the meaning set out above be used, memo No.1 shall be altered to read as follows:
- Memo 1: If during the INDEMNITY PERIOD goods shall be manufactured other than at the premises for the benefit of the business either by the Insured or by others on the Insured's behalf, the sale value of the goods so manufactured shall be brought into account in arriving at the OUTPUT during the INDEMNITY PERIOD.

DECONTAMINATION AND COST OF CLEAN UP EXPENSE **Attached to and forming part of Policy No. 0600025876 01 00**

If insured property is contaminated as a direct result of physical damage insured by this Policy and there is in force at the time of the loss any law or ordinance regulating contamination, including but not limited to the presence of pollution or hazardous material, then this Policy covers, as a direct result of enforcement of such law or ordinance, the increased cost of decontamination and/or removal of such contaminated insured property in a manner to satisfy such law or ordinance. This Additional Coverage applies only to that part of insured property so contaminated as a direct result of insured physical damage.

The Company is not liable for the costs required for removing contaminated uninsured property nor the contaminant therein or thereon, whether or not the contamination results from an insured event.

PROTECTION AND PRESERVATION OF PROPERTY
Attached to and forming part of Policy No. 0600025876 01 00

This Policy covers:

1. Reasonable and necessary costs incurred for actions to temporarily protect or preserve insured property, provided such actions are necessary due to actual, or to prevent immediately impending, insured physical loss or damage to such insured property.
2. Reasonable and necessary:
 - a. Fire department fire fighting charges imposed as a result of responding to a fire in, on or exposing the insured property;
 - b. Costs incurred of restoring and recharging fire protection systems following an insured loss; and
 - c. Costs incurred for the water used for fighting a fire in, on or exposing the insured property.

This Additional Coverage is subject to the deductible provisions that would have applied had the physical loss or damage occurred.

START-UP / SHUT-DOWN COST
Attached to and forming part of Policy No. 0600025876 01 00

On the occurrence of an event which leads to a damage or loss covered under Standard Fire Policy or Business Interruption, this extension covers actual loss sustained due to specified start-up / shut-down costs for power and utilities such as electricity, water, steam, gas as well as feedstock, fuels or combustibles to re-establish the plant in the operational state it was at the time of the damage in a normal start-up procedure and subject to the sublimit entered in The Schedule.

Start-up costs will not be recoverable under normal or emergency shut down operations.

CONTRACT WORKS
Attached to and forming part of Policy No. 0600025876 01 00

The Property Insured extends to include the permanent works and temporary works erected or in the course of erection in performance of the Contract and the materials and all other property of whatsoever nature or description for incorporation therein but excluding contractors plant, fines and penalties assumed under contract and losses more specifically insured.

Definition (applicable to the cover provided by this Extension only):

Contract shall mean any Contract with the Insured as Employer for the extension or refurbishment of existing Buildings with a construction period not exceeding twelve months in duration within the Territorial Limits.

The liability of the Insurer shall not exceed the Inner Limit of Liability stated in the Specification.

SPRINKLER UP-GRADING COSTS
Attached to and forming part of Policy No. 0600025876 01 00

It is agreed that in the event of Damage to a sprinkler installation which conforms to the latest rules on compliance of safety rules on Sprinkler Installations if the Insurer of the premises in which the installation is contained require that the repaired or reinstated installation shall conform to the Loss Prevention Rules for Sprinkler Installations current at the time of reinstatement then this Policy shall cover such additional costs Such costs shall include inter alia the provision of any additional pipework pumps tanks and the cost of associated building works

The liability of the Insurer under this clause shall in no case exceed the Sum Insured on the item including such sprinkler installation.

EXPENSES FOR LOSS MINIMISATION
Attached to and forming part of Policy No. 0600025876 01 00

This Policy includes expenses for loss minimisation necessarily incurred by The Insured to prevent any aggravation of an Insured Loss following a loss or damage at any Insured's Premises specified in The Schedule, including moving / shifting of property if this contributes to loss minimisation, subject to a limit per loss as per schedule.

**Additional increase cost of workings
Attached to and forming part of the Policy No. 0600025876 01 00**

It is hereby agreed and declared that notwithstanding anything contained herein to the contrary, this coverage extends to cover costs and expenses necessarily and reasonably incurred during the indemnity period in consequence of the 'Damage' and not otherwise payable under Loss of Gross Profit Provision (increase in cost of working) for the purposes of maintaining the business, it being understood that if any such costs under Loss of Gross Profit provisions (Reduction in turnover and Increase in cost of working) are of a capital asset nature then account shall be taken of the residual value of such capital items so involved existing at the end of the maximum Indemnity Period.

**CLAIM PREPARATION COSTS
Attached to and forming part of Policy No. 0600025876 01 00**

The insurance by this Policy extends to include costs reasonably incurred by the Insured in producing and certifying any particulars or details in support of any claim as may be required by the Company in terms of the conditions of the Policy.

**COST OF RE-WRITING RECORDS CLAUSE
Attached to and forming part of Policy No. 0600025876 01 00**

The insurance hereby extends to indemnify the Insured the cost, charges and expenses incurred in replacement or restoring documents but only for the value of the material and not for their value to the Insured, which may have been destroyed, damaged, lost, or mislaid.

It is understood that the said documents may consist of deeds, views, agreements, maps, plans, records, books, letters, certificates and the like, but bearer bonds, coupons, bank or currency notes or other negotiable instruments shall deemed to be excluded from this insurance.

It is further understood that the company shall be liable for an amount not exceeding INR_____ in aggregate.

**OBSOLETE PARTS
Attached to and forming part of Policy No. 0600025876 01 00**

In the event of spares currently insured hereunder and represented within the total sum insured under the policy becoming obsolete following an indemnifiable loss to the Plant and Machinery, the same should form part of the claim subject to Insurer's retaining right of salvage over such obsolete parts.

**IMMEDIATE REPAIRS
Attached to and forming part of Policy No. 0600025876 01 00**

It is agreed that in case of loss the Insured, if they so elect, may immediately begin repairs or reconstruction but such work shall at all times be open to supervision by the Insurer and in case of dispute as to the cost of repair and/or reconstruction the loss shall be settled in accordance with the terms of this Policy, the sole object of this Condition being not to deprive the Insured from the use of operating properties which may be necessary to their Business. Evidence of loss to be photographed and if any damaged item are replaced then same to be preserved for inspection by Surveyor.

**SEVENTY TWO HOURS CLAUSE
Attached to and forming part of Policy No. 0600025876 01 00**

Windstorm

Insurers shall not be liable for any loss occurring before the effective date and time of the Policy nor for any loss commencing after the expiration date and time of this Policy. However, The Insurer will be liable for any losses occurring for a period of up to maximum seventy-two (72) hours after the expiration of this Policy, provided that the first windstorm damage occurs prior to the date and time of the expiration of this Policy.

Each loss by windstorm shall constitute a single claim hereunder; provided, if more than one windstorm shall occur within any period of seventy two (72) hours during the term of this Policy such windstorm shall be deemed to be a single windstorm within the meaning thereof. Official recognised Authority (or as agreed between The Insurer and The Insured) will elect the moment from which each of the aforesaid periods of seventy two (72) hours shall be deemed to have commenced but no two such seventy two (72) hour periods shall overlap.

Earthquake

Insurers shall not be liable for any loss caused by an earthquake occurring before the effective date and time of this policy nor for any loss commencing after the expiration date and time of this policy. However, The Insurer will be liable for any losses occurring for a period of up to maximum seventy-two (72) hours after the expiration of this Policy, provided that the earthquake damage occurs prior to the date and time of the expiration of this Policy.

Any and all losses caused by earthquake shall constitute a single loss hereunder provided that more than one earthquake shock occurring within any seventy two (72) hour period during the Period of Insurance of this Policy shall be deemed to be a single earthquake within the meaning thereof.

Official recognised Authority (or as agreed between The Insurer and The Insured) will elect the moment from which each of the aforesaid periods of seventy two (72) hours

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shall be deemed to have commenced but no two such seventy two (72) hours periods shall overlap.

Flood

Insurers shall not be liable for any loss caused by flood occurring before the effective date and time of this policy nor for any loss commencing after the expiration date and time of this policy. However, The Insurer will be liable for any losses occurring for a period of up to maximum seventy-two (72) hours after the expiration of this Policy, provided that the first flood damage occurs prior to the date and time of the expiration of this Policy.

Each loss caused by flood and all losses caused by flood within a seventy-two (72) hours period shall be deemed to constitute a single loss.

Official recognised Authority (or as agreed between The Insurer and The Insured) will elect the moment from which each of the aforesaid periods of seventy two (72) hours shall be deemed to have commenced but no two such seventy two (72) hours periods shall overlap.

FIRE EXTINGUISHING / FIGHTING EXPENSES **Attached to and forming part of Policy No. 0600025876 01 00**

The insurance by each item of this Section extends to include the cost of replenishment and restitution of fire extinguishing appliances and fire detection equipment replacing used sprinkler heads and any specific extinguishment charges levied against the Insured in whole or in part in the process of minimizing destruction or damage incurred hereby.

PAYMENTS ON ACCOUNT **Attached to and forming part of Policy No. 0600025876 01 00**

Payments on account may be made to the Insured following Damage at the discretion of the Insurer but in no case shall any payment exceed the Insurer's liability for each item in respect of which payment is to be made.

INVOLUNTARY BETTERMENT **Attached to and forming part of Policy No. 0600025876 01 00**

Notwithstanding Condition of Reinstatement, In the event that new Property Insured of like kind and quality is not obtainable Property Insured which is as similar as possible to that which has sustained Damage and which is capable of performing the same function shall be deemed to be new Property Insured of like kind and quality and in no event shall this be considered as a betterment to the Insured.

In the event of replacement with new Property Insured the Insurer will pay the cost of purchasing and installing technologically current Property Insured which is necessitated by incompatibility between

1. new Property Insured installed to replace Property Insured which has sustained Damage and
2. existing Property Insured which has not incurred Damage at the same or an interdependent location

Provided always that

- a) Damage was directly caused to the Property Insured
- b) the Insurer shall be liable only for the amount sufficient to enable the Insured to resume operations in substantially the same manner as before the Damage
- c) the Insurer shall be liable for only the difference between
 - i. the highest sales value of the existing Property Insured which has not incurred Damage at the same or interdependent location and
 - ii. the installed cost of the technologically current Property Insured
- d) the liability of the Insurer shall not exceed the Inner Limit of Liability stated in the Specification

Premises of customers
Attached to and forming part of the Policy No. 0600025876 01 00

In consideration of the payment of the after-mentioned additional premium shown in the policy/the Endorsement, it is hereby agreed and declared that, subject to the conditions of the Policy, loss as insured by items(s) Nos. of this policy, resulting from interruption of or interference with the business in consequence of damage (as within defined) to property at the undernoted situations, shall be deemed to be loss resulting from damage to property used by the Insured at the premises.

Provided that the liability under this memorandum in respect of any location shall not exceed in respect of (each of) item(s) No.(s) _____ percent of the sum insured thereunder

Further Provided that if the percentage, shown against the name of the customer in whose premises damage has occurred, shall be less than the percentage of the Annual Turnover derived by the Insured from that customer, the amount otherwise payable will be proportionately reduced.

Provided Again that the liability under this memorandum in respect of any one location under (each of) item(s) no(s) _____ shall not exceed the percentage of the sum insured thereunder shown against each situation.

Name of the Customer	Situation of the premises	Selected percentage limit of the sum insured

Premises of Suppliers
Attached to and forming part of the Policy No. 0600025876 01 00

IN consideration of the payment of (the aftermentioned additional premium) (an additional premium which included in the premium hereon) it is hereby agreed and declared that subject to the conditions of the policy, loss as insured by the item(s) number(s) of this policy, resulting from interruption of/or interference with the business in consequence of damage (as within defined) to property at the under noted situation shall be deemed to be loss resulting from damage to property used by the insured at the premises.

Provided that the liability under this memorandum in respect of any one location under (each of) item(s) No(s) _____ shall not exceed the percentage of the sum insured thereunder shown against each situation,

SITUATION	LIMIT

"Further provided that if the percentage shown against the name of the supplier in whose premises damage has occurred shall be less than the percentage of dependence of the insured on that supplier, the amount otherwise payable shall be proportionately reduced.

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

Communicable Disease Exclusion clause Attached to and forming part of Policy No. 0600025876 01 00

1. Notwithstanding any provision, clause or term of this policy to the contrary, this policy excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence

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of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):

1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and

1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.

For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to reinsured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this policy.

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this policy that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this policy (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this policy by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) any change in the law, clause or similar provision; (3) any follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any reinsurance, coverage or protection under this policy that would otherwise be excluded through the exclusion set forth in this Clause.

6. If the insurer alleges that by reason of this Clause any amount is not covered by this policy the burden of proving the contrary shall rest in the insured.

Capital Additions

Attached to and forming part of Policy No. 0600025876 01 00

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon that insurance by this policy shall, subject to its terms and conditions extend to cover:

- any newly acquired buildings, machinery and plant in so far as the same are not otherwise insured, and;
- alterations, additions and improvements to buildings, machinery and plant
- during the current period of insurance at any of the premises hereby insured, provided that:
 - at any one situation this cover shall not exceed 5 per cent of the total sums insured on such property;
 - the Insured undertake to give particulars of any such capital additions forthwith and pay such additional premiums as the Insurers may require.

Sub-Limit as specified in Policy Schedule.

Cost of Clearing Drains

Attached to and forming part of Policy No. 0600025876 01 00

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that the Insurer shall indemnify the Insured in

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respect of the clearing of drains within the surrounding premises as a consequence of property Insured by this Policy being destroyed or damaged by fire or by any other perils hereby Insured against, it being understood that the total liability for such clearing shall not exceed 10% of claim amount per event.

Sub-Limit as specified in Policy Schedule.

Green Cover

Attached to and forming part of Policy No. 0600025876 01 00

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that the insurance by this Policy extends to cover additional costs necessarily and reasonably incurred with The Company's consent in rebuilding or repairing

Buildings at the Premises in a manner that aims to reduce potential harm to the environment by improving energy efficiency following Damage as insured by this Section.

The Company will not indemnify under this Cover in respect of

- i. the additional cost of complying with any Indian legislation, Act of Parliament, or byelaws of any public authority;
- ii. any additional costs for work already planned to be carried out prior to the Damage;
- iii. any Buildings or portions of Buildings which are Unoccupied;
- iv. if the Insured elect not to rebuild or repair the Buildings.

The indemnity provided herein shall be subject to the limit of indemnity as specified in The Schedule.

Landscaping Cover

Attached to and forming part of Policy No. 0600025876 01 00

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that the Company will pay for the damages to growing plants, shrubs, garden plots and lawns (including rock work and ornamentation and edging pertaining thereto) on locations insured by this Policy and damaged by the operation of any peril not excluded in the Policy. The policy shall reimburse cost of reinstatement of damaged property including expenses necessarily incurred in cleaning, clearing and/or repairing drains, gutters, sewers and the like surrounding and within Buildings.

The indemnity provided herein shall be subject to the limit of indemnity as specified in The Schedule.

OEM Cover

Attached to and forming part of Policy No. 0600025876 01 00

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon that, in the event of physical loss or damage to the property insured hereunder the insured, at their sole discretion, shall have the option to accept repair or replacement terms as offered by the original Equipment Manufacturer (OEM) regardless of any other terms offered from other suppliers, manufacturers and fabricators. Provided always that the difference between the OEM quote and the lowest quote does not exceed 25% of the lowest quote and quotes are based on same technological specifications. As far as reasonable the order for repairs/ replacement can be placed with OEM on single quote basis for proprietary equipment.

Sub-Limit as specified in Policy Schedule.

Plans, Documents and Computer Systems Records

Attached to and forming part of Policy No. 0600025876 01 00

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that the insurance by this Policy extends to cover loss of data, data media and records including plans & documents as well as its regeneration, up to a limit as specified in the Schedule subject to following.

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 : IRDAN108CP0003V01200607
Website: www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com

1. The loss of data, data media and records having been caused by damage covered under Material Damage Section (All risk or Machinery Breakdown) of the policy.
2. Data / software backup being kept in fireproof safe.
3. The following special exclusions will apply:
 - a. Loss or damage for which the Repair Company or Maintenance Company is contractually liable.
 - b. Any cost for standard adjustment, rectifying functional failures and maintenance of Insured object unless necessary in connection with the repair of an Insured loss.
 - c. Normal wear and tear of media
 - d. Erroneous programming, perforating, loading or printing.
 - e. Consequential loss of any kind

The indemnity provided herein shall be subject to the limit of indemnity as specified in The policy Schedule

Smoke Damage

Attached to and forming part of Policy No. 0600025876 01 00

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, the policy shall, subject to the Special Condition hereinafter contained, extend to include destruction of or damage to the property insured directly caused by SMOKE due to a sudden, unusual and faulty operation of any heating or cooking unit, only when such unit is connected to a chimney by a smoke pipe or vent pipe, and while in or on the described premises but not SMOKE from fire-places or industrial apparatus.

Provided always that all the conditions of the Policy (except in so far as they may be hereby expressly varied) shall apply as if they had been incorporated herein and for the purposes hereof any destruction or damage as aforesaid shall be deemed to be destruction or damage by fire.

Further warranted that this Insurance does not cover:-

- Destruction or damage directly or indirectly occasioned by or happening through or in consequence of War, Invasion, Act of Foreign Enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection or Military or Usurped Power.
- Consequential loss or damage of any kind or description

The indemnity provided herein shall be subject to the limit of indemnity as specified in The Schedule

Vehicle Load Cover

Attached to and forming part of Policy No. 0600025876 01 00

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that in the event of any of the insured's vehicles being left loaded overnight where the goods are already sold but not yet delivered whilst in or on the Insured premises described in the Schedule hereto, the Company shall indemnify the Insured in respect of such load in the event of loss or damage by any of the perils insured by the Policy.

The indemnity provided herein shall be subject to the limit of indemnity as specified in The Schedule.

Five Powers War Exclusion (amended to include triggering of NATO Agreement)

Attached to and forming part of Policy No. 0600025876 01 00

This insurance excludes loss damage liability or expense arising from the outbreak of war (whether there be a declaration of war or not) between any of the following countries: United Kingdom, United States of America, France, Russian Federation and the People's Republic of China. For the avoidance of doubt this exclusion is deemed to encompass the invocation of Collective Defence of NATO as detailed in Article 5 of the The North Atlantic Treaty.

Russia, Ukraine and Belarus Exclusion

Attached to and forming part of policy No. 0600025876 01 00

Excluding all loss, damage, liability or expense directly caused by or arising from or in connection with the current Russia-Ukraine conflict and/or any expansion of such conflict. Also excluded shall be loss, damage, liability or expense where the aforementioned conflict is deemed to be the proximate cause of such loss, damage, liability or expense. This also includes but is not limited to confiscation, expropriation, nationalization, deprivation or restraining in movement of vessels and cargo in the territory of the aforementioned countries.

Sanctions & Limitation Clause

Attached to and forming part of Policy No. 0600025876 01 00

It is hereby agreed and understood that cover hereunder is not provided and shall not be deemed to be provided and no Insurer shall be liable to make any payment for any claim or provide any benefit hereunder if the provision of such cover, payment of such claim or provision of such benefit may be contrary 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, the Swiss Confederation (Switzerland), Republic of Singapore or the United States of America, and may expose the insurer or its reinsurer to any such sanction, prohibition or restriction whether such sanction, prohibition or restriction exists at the inception of this policy or comes into existence at any time thereafter.

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, Ist 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 Chattisgarh
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.guwahati@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, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar

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 Parcel, Mumbai- 400 013.

IRDA Registration No.108, CIN No : U85110MH2000PLC128425, PAN : AABCT3518Q, UIN No : IRDAN108CP0003V01200607

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 Uttaranchal and the following Districts of Uttar Pradesh : Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Orailya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghazaiabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, 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

RECEIPT

Receipt No. : 104141071650271

Receipt Date : 01/04/2024

Policy No : 0600025876 01 00

Received with thanks from ABIS EXPORTS INDIA PRIVATE LIMITED a sum of ₹ **34,16,597.00** (Rupees Thirty Four Lakhs Sixteen Thousand Five Hundred Ninety Seven And Paise Zero Only)

Sr. No.	Policy Number	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1	0600025876 01 00	34,16,597.00	34,16,597.00	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 : 22AABCT3518Q1Z6 - CHHATTISGARH Service Accounting Code : 997137