

ADD-ON WORDINGS

1. Accidental Damage Cover

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon and subject to the Insured having paid the agreed additional premium that if the property insured or any part thereof be destroyed or damaged by accidental external means during the period mentioned in the schedule, the company shall indemnify the insured the value of the property at the time of happening of its destruction or damage.

Company shall not be liable in respect of:

1) caused by

A. corrosion rust wet or dry rot shrinkage evaporation loss of weight dampness dryness marring scratching vermin or Insects

B. change in temperature colour, flavour, texture or finish

C. joint leakage failure of welds cracking fracturing collapse or overheating of boilers economizers, superheaters pressure vessels or any range of steam and feed piping in connection therewith

D. mechanical or electrical breakdown or derangement in respect of the particular machine apparatus or equipment in which the breakdown or derangement originates

2) Damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls; objects made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant, dowtherm) felts, endless conveyor belts or wires; sieves, fabrics, heat resisting and anti-corrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic lining or coating of metal parts, unless caused by fire, lightning, riot, strike, malicious damage, storm, tempest, flood or inundation

3) Burglary, theft, and/or any attempts thereat

4) Breakage, cracking, or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear, and other similar articles of brittle or fragile nature;

5) Loss indemnifiable by more specific coverage in the policy and its endorsements

6) Property in transit

7) Damage to the property insured in respect of the covers provided in STANDARD POLICY WORDINGS and subsequent endorsements

8) Damage to the property insured in respect of the covers excluded in STANDARD POLICY WORDINGS

Caused by:

A. collapse or cracking of buildings

B. Shortage in supply or delivery of materials, or shortage due to clerical or accounting error

C. any wilful act or wilful negligence on the part of the Insured or any other person acting on his behalf

Sum Insured:

2. Inadvertent omission

The insured having notified the insurer of their intention to insure all property in which they are interested and it being their belief that all such property is insured, if hereinafter any such property shall be found to have been inadvertently omitted, the insurers will deem it to be insured within the terms of this policy, up to a limit mentioned in policy schedule in aggregate provided that such property is declared to insurer immediately upon discovery of omission . No refund of premium would be allowed under this cover.

Sum Insured:

3. Water Damage Cover –

In the consideration of additional Premium it is here by agreed and declared that not withstanding what is stated in policy or any endorsements to the contrary the insurance under this policy shall extend to include loss or damage caused by

1. Accidental discharge, leakage or overflow of water or steam from plumbing, septic tanks and cylinders for the fire hose, industrial and domestic appliances, refrigerating systems, air conditioning systems and rain or snow admitted through defective roof, headers spouting or by defective windows, show windows, picture windows, doors, transoms, ventilators or skylights;
2. Breakage or\of leakage from street water supply, mains of fire hydrants. PROVIDE THAT:
 - a) The insured undertakes to exercise all ordinary and reasonable precautions for the maintenance and safety of the property;
 - b) All conditions of this policy shall apply (except insofar as they may be hereby expressly varied) and that any reference there in to loss or damage by fire shall be deemed to apply to loss or damage as aforesaid.
 - c) The liability of the company under this endorsement shall in no case exceed the Sum Insured on each item.

Sum Insured: