



RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED

UIN Number: **IRDAN 141A0009V01201719**

Name of Add –On: **Smoke Damage Extension**

It is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions the policy Includes destruction of or damage to the property insured (by fire or otherwise) 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 exhaust pipe or vent pipe, but not smoke from fire-places or industrial apparatus.