



Terrorism Suraksha Classic

INSURING CLAUSE

Subject to the exclusions, limits and conditions contained in this Contract of Insurance ("Contract"), this Contract covers the Property Insured against direct physical loss or physical damage occurring during the Period of Insurance caused by a covered Listed Peril under this policy

DEFINITIONS

For the purpose of this Contract:

1. Listed Peril means any of the perils listed and defined below, or any combination thereof:
 - 1.1. Act of Terrorism means an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.
 - 1.2. Act of Sabotage means a subversive act or series of subversive acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.
 - 1.3. "Riots, Strikes and Civil Commotions" means an unlawful and premeditated physical act perpetrated against the Insured committed in the course of a disturbance of the public peace by any person taking part together with others in such disturbance, or willful act committed by a striker in the furtherance of a strike; or any act of any lawfully constituted authority for the purpose of suppressing or minimising the consequences of any such existing disturbance of the public peace.
 - 1.4. Malicious Damage means the loss, damage or destruction of property caused by the actions of anyone intending to cause harm or mischief during the disturbance of the public peace.
 - 1.5. "Political Violence" means an act or acts of political violence, limited to:
 - 1.5.1. insurrection, revolution or rebellion, being organized and open resistance or revolt against de facto or de jure civil or military authority or government or an uprising intended to overthrow a government;
 - 1.5.2. coup d'état, being the sudden and forcible overthrow of a government through unconstitutional means or an attempt at such overthrow;

HDFC ERGO General Insurance Company Limited. (Formerly HDFC General Insurance Limited from Sept 14, 2016 and L&T General Insurance Company Limited upto Sept 13, 2016). CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165 - 166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020. Customer Service Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West). MUMBAI – 400078. Tel.: +91 22 6638 3600 | Fax: 91 22 6638 3699 | care@hdfcergo.com | www.hdfcergo.com. IRDAI Reg No. 146.



- 1.5.3. mutiny, being the unlawful resistance of a superior officer by members of the armed or other legally constituted forces.
- 1.6. "Political Intimidation" means an unlawful and premeditated physical act perpetrated against the Insured by or on behalf of, or condoned or encouraged by a civil authority or a constituted government.
- 1.7. "Civil War" means an act or acts of violent armed conflict between opposing factions of citizens of the same state or nation, or opposing factions of two contiguous states or nations.
- 1.8. "War" means an act or acts of open, armed hostile conflict between states or nations, whether war is declared or not.
War does not include any act or acts of open, armed hostile conflict between the United Kingdom of Great Britain and Northern Ireland, the United States of America, the Republic of France, the People's Republic of China and the Russian Federation.
2. "Occurrence" means:
 - 2.1. in respect of the Perils of Act of Terrorism, Act of Sabotage the duration and extent of any one Occurrence shall be limited to all losses sustained as a result of Damage to the Property Insured or to any building or other property by the Insured for the purpose of the Insured's business during any period of 24 consecutive hours arising out of and directly occasioned by such Peril for the same purpose or cause. The Insured may choose the date and time when each loss period of 24 hours shall commence. However, no such period of 24 hours may extend beyond the expiration of this Policy other than for any property covered herein which first sustained Damage during the Period of Insurance, nor shall two or more periods of 24 hours overlap.
 - 2.2. in respect of the Perils of Riots, Strikes, Civil Commotions, Malicious Damage the duration and extent of any one Occurrence shall be limited to all losses sustained as a result of Damage to the Property Insured or to any building or other property by the Insured for the purpose of the Insured's business during any period of 72 consecutive hours arising out of and directly occasioned by such Peril for the same purpose or cause. The Insured may choose the date and time when each loss period of 72 hours shall commence. However, no such period of 72 hours may extend beyond the expiration of this Policy other than for any property covered herein which first sustained Damage during the Period of Insurance, nor shall two or more periods of 72 hours overlap.
 - 2.3. In respect of the Perils of Political Violence, Political Intimidation, Civil War and War, the duration and extent of any one Occurrence shall be limited to all losses sustained as a

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result of Damage to the Property Insured or to any building or other property by the Insured for the purpose of the Insured's business during any period not exceeding 30 consecutive days arising out of and directly occasioned by such Peril for the same purpose or cause. The Insured may choose the date and time when each loss period of 30 days shall commence. However, no cover shall be given for losses sustained to any property outside of the Period of Insurance, nor shall two or more periods of 30 days overlap.

No Occurrence shall be deemed to commence earlier than the date and time of the happening of the first recorded individual loss to the Insured in that Occurrence during the Period of Insurance.

3. Property Insured means tangible property, as shown in the Risk Details, for which values have been declared to and agreed by Insurers.
4. Actual Cash Value means the amount it would cost to repair or replace Property Insured, on the date of insured physical loss or physical damage, with material of like kind and quality, with proper deduction for obsolescence and physical depreciation.
5. Fine Arts means art, antiques and collectibles of particular value due to their age, style, artistic merit or collectability, including: paintings; etchings; pictures; tapestries and rugs; rare or art glass; art glass windows; furniture; porcelain and sculptures excluding automobiles, coins, stamps, furs, jewellery, precious stones, precious metals, watercraft, aircraft, money, securities.
6. Valuable Papers and Records means written, printed or otherwise inscribed documents and records, including books, maps, films, drawings, abstracts, deeds, mortgages and manuscripts, but not including electronic records.

LOSSES EXCLUDED

This Contract does not cover loss or damage directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:

1. Nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination may have been caused.
2. Seizure or legal or illegal occupation unless physical loss or physical damage is caused directly by an Act of Terrorism or an Act of Sabotage.
3. Confiscation, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority which deprives the Insured of the use or value of its property, nor for loss or damage arising from acts of contraband or illegal

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transportation or illegal trade.

4. Seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment.
5. Chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind.
6. Asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind.
7. Public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any Property Insured.
8. Measures taken to prevent, suppress or control actual or potential Act of Terrorism or Sabotage unless agreed by Insurers in writing prior to such measures being taken.
9. Vandalism: Damage caused by or arising out of vandalism, criminal damage or criminal activity.
10. Violent Acts and/or Malicious Damage (insured by separate property policy):
Damage directly or indirectly arising under the Violent Acts and/or Malicious Attack Peril that is recoverable under the Insured's property policy in force for the insured location.
11. Burglary, house - breaking, looting (unless directly consequent upon a perils listed as covered), theft or larceny.
12. Mysterious disappearance or unexplained loss.
13. Mould, mildew, fungus, spores or other microorganism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.
14. Electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon.
This exclusion shall not operate to exclude losses (which would otherwise be covered under this Contract) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance

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system and/or firing mechanism of any weapon or missile.

15. Cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service.
16. Fines or penalties or any other assessments which are incurred by the Insured or which are imposed by any court, government agency, public or civil authority or any other person

PROPERTY EXCLUDED

This Contract does not insure:

1. Land or land values.
2. Power transmission, feeder lines or pipelines not on the Insured's premises.
3. Aircraft or any other aerial device, or watercraft.
4. Any land conveyance, including vehicles, locomotives or rolling stock, unless:
 - 4.1. the insured values of such land conveyance have been declared to and agreed by Insurers;
 - and
 - 4.2. such land conveyance is located at the address declared to and agreed by Insurers.
5. Animals, plants and living things of all types.
6. Property in transit not on the Insured's premises.

CONDITIONS

6.1 Joint Insureds

The Insurers' total liability for any loss or losses sustained by any one or more of the Insureds under this Contract will not exceed the Limit of Liability shown in the Risk Details. The Insurers shall have no liability in excess of the Limit of Liability whether such amounts consist of insured losses sustained by all of the Insureds or any one or more of the Insureds.

6.2 Other Insurance

This Contract shall be excess of any other insurance available to the Insured covering loss or damage covered by this Contract. This Condition shall not apply when such other insurance is written specifically as excess insurance over this Contract.

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When this Contract is written specifically in excess of other insurance covering the perils covered by this Contract, the cover provided by this Contract shall not apply until such time as the amount of the underlying insurance, (whether collectible or not), including its Deductible (if any), has been exhausted by loss and/or damage covered by this Contract.

6.3 Situation

This Contract insures the Property Insured while located at the Location(s) Insured.

6.4 Limit of Liability

The Insurers shall not be liable for more than the Limit of Liability shown in the Risk Details in respect of each Occurrence and in the aggregate during the Period of Insurance.

Each sublimit shown in this Contract applies as part of, and not in addition to, the Limit of Liability for an Occurrence covered under this Contract. Each sublimit is the maximum amount potentially recoverable from all insurance layers combined for all insured loss or damage arising from or relating to that aspect of the Occurrence, including but not limited to type of property, construction, geographic area, zone, location, or peril.

This Condition takes precedence over and, if in conflict with any other wording in the Contract bearing on the application of sublimits, replaces that wording.

6.5 Deductible

Each Occurrence shall be adjusted separately and from each such adjusted amount the Deductible shown in the Risk Details shall be deducted.

6.6 Debris Removal

This Contract covers, within the Limit of Liability, the reasonable and necessary expenses incurred in the removal of debris of the Property Insured from a Location Insured that remains as the direct result of physical damage covered by this Contract.

The cost of removal of debris shall not be considered in determination of the valuation of the Property Insured.

6.7 Due Diligence

The Insured (or any of the Insured's agents, sub or co-contractors) must take all reasonable steps, including but not limited to taking precautions to protect or remove the Property Insured, to avoid or diminish any loss or damage covered by this Contract and to secure compensation for any such loss or damage including action against other parties to enforce any rights and remedies or to obtain relief or indemnity.

6.8 Protection Maintenance

It is agreed that any protection provided for the safety of the Property Insured shall be maintained in good order throughout the Period of Insurance and shall be in use at all times, and that such protection shall not be withdrawn or varied to the detriment of the interests of the Insurers without their written consent.



6.9 Valuation

Adjustment of the physical loss or physical damage amount covered by this Contract will be calculated as of the date of physical loss or physical damage at the location of the physical loss or physical damage, and for no more than the interest of the Insured, subject to the following:

1. On stock in process, the value of raw materials and labor expended plus the proper proportion of overhead charges.
2. On finished goods manufactured by the Insured, the regular cash selling price at the location where the loss or damage happens, less all discounts and charges to which the finished goods would have been subject had no loss or damage happened.
3. On raw materials, supplies and other merchandise not manufactured by the Insured:
 - a. if repaired or replaced, the actual expenditure incurred in repairing or replacing the damaged or destroyed property; or
 - b. if not repaired or replaced, the Actual Cash Value.
4. On exposed films, written, printed or inscribed documents or records, manuscripts and drawings, that are not Valuable Papers and Records, the value blank plus the costs of copying information from back-up or from originals of a previous generation. These costs will not include research, engineering or any costs of restoring or recreating lost information.
5. On Fine Arts articles, the lesser of:
 - a. the reasonable and necessary costs to repair or restore such property to the physical condition that existed on the date of physical loss or physical damage; or
 - b. the cost to replace the article; or
 - c. the value, if any, declared to and agreed by Insurers.

In the event a Fine Arts article is part of a pair or set, and a physically lost or physically damaged article cannot be replaced, repaired or restored to the condition that existed immediately prior to the physical loss or physical damage, the Insurers will be liable for the lesser of the full value of such pair or set or the amount declared to and agreed by Insurers. The insured agrees to surrender the pair or set to the Insurers.
6. On Valuable Papers and Records, the lesser of the following:
 - a. the cost to repair or restore the item to the conditions that existed immediately prior to the physical loss or physical damage; or
 - b. the cost to replace the item; or
 - c. the amount declared to and agreed by Insurers.
7. On all other property, the loss amount will not exceed the lesser of the following:
 - a. All with due diligence and dispatch:
 - i. the cost to repair; or
 - ii. the cost to rebuild or replace on the same site with new materials of like size, kind and quality; or
 - iii. the cost in rebuilding, repairing or replacing on the same or another site, but not to exceed the size and operating capacity that existed on the date of physical loss or physical damage; or

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- iv. the cost to replace unrepairable electrical or mechanical equipment, including computer equipment, with equipment that is the most functionally equivalent to that damaged or destroyed, even if such equipment has technological advantages and/or represents an improvement in function and/or forms part of a program of system enhancement.
- b. The selling price of real property or machinery and equipment, other than stock, offered for sale on the date of physical loss or physical damage.
- c. The increased cost of demolition, if any, resulting from physical loss or physical damage covered by this Contract, if such property is scheduled for demolition.
- d. The unamortized value of improvements and betterments, if such property is not repaired or replaced at the Insured's expense.
- e. The Actual Cash Value if such property is:
 - i. useless to the Insured; or
 - ii. not repaired, replaced or rebuilt on the same or another site within two (2) years from the date of physical loss or physical damage.

The Insured may elect not to repair or replace the Property Insured lost or damaged. Loss settlement may be elected on the lesser of repair or replacement basis if the proceeds of such loss settlement are expended on other capital expenditures related to the Insured's operations within two (2) years from the date of physical loss or physical damage. As a condition of collecting under this item, such expenditure must be unplanned as of the date of physical loss or physical damage and be made at an address declared to and agreed by Insurers.

6.10 Incorrect Declaration Penalty

If the values declared to and agreed by Insurers in respect of any Location Insured that suffers loss or damage covered by this Contract are less than the correct values as determined in accordance with clause 6.9, then any recovery otherwise due under this Contract shall be reduced in the same proportion that the values declared to and agreed by Insurers bear to the values that should have been declared, and the Insured shall co insure for the balance.

It is agreed that number 6.10 is deleted. It applies waiver of underinsurance for all locations.

6.11 Notification of Claims

The Insured, upon knowledge of any event likely to give rise to a claim hereunder, shall give written advice as soon as immediate practicable to the Insurers.

The Insurers establish that any claim the Insured makes under this Contract has been adversely impacted directly by the Insured's failure to comply with their obligations under this Condition, the Insurers may refuse the claim or reduce the amount of payment the Insurers make for the claim.

If the Insured makes a claim under this Contract they must give the Insurers such relevant information and evidence as may reasonably be required and co-operate fully in the investigation or adjustment of any claim. If required by the Insurers, the Insured must submit to examination under oath by any person designated by the Insurers.

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6.12 Proof of Loss or Damage

The Insured shall render a signed and sworn proof of loss or damage covered by this Contract within sixty (60) days after the occurrence of such loss or damage (unless such period be extended by the written agreement of Insurers) stating the time, place and cause of loss or damage covered by this Contract, the interest of the Insured and all others in the Property Insured, the sound value thereof and the amount of loss or damage thereto.

6.13 Onus of Proof

In any claim and/or action, suit or proceeding to enforce a claim for loss or damage under this Contract, the burden of proving that such loss or damage is recoverable under this Contract; that no limitation or exclusion of this Contract applies; and the quantum of loss or damage; shall fall upon the Insured.

6.14 Subrogation

Any release from liability entered into in writing by the Insured prior to loss or damage covered by this Contract shall not affect this Contract or the right of the Insured to recover hereunder. The right of subrogation against any of the Insured's subsidiary or affiliated companies or any other companies associated with the Insured through ownership or management is waived;

In the event of any payment under this Contract, the Insurers shall be subrogated to the extent of such payment to all the Insured's right of recovery therefor. The Insured shall execute all papers required, shall cooperate with Insurers and, upon the Insurers' request, shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, attaining the attendance of witnesses and in the conduct of suits and shall do anything that may be necessary to secure such right. The Insurers will act in concert with all other interests concerned (including the Insured) in the exercise of such rights of recovery. If any amount is recovered as a result of such proceedings, such amount shall be distributed in the following priorities:

- Any interest, (including the Insured's), exclusive of any Deductible or self insured retention, suffering loss or damage covered by this Contract and in excess of the coverage under this Contract shall be reimbursed up to the amount of such loss or damage (excluding the amount of the Deductible);
- Out of the balance remaining, the Insurers shall be reimbursed to the extent of payment under this Contract;
- The remaining balance, if any, shall inure to the benefit of the Insured, or any insurer providing insurance primary to this Contract, with respect to the amount of such primary insurance, Deductible, self insured retention, and/or loss or damage not covered by this Contract.

The expense of all proceedings necessary to the recovery of any such amount shall be apportioned between the interests concerned, including that of the Insured, in the ratio of their respective recoveries as finally settled. If there should be no recovery and proceedings are instituted solely on the initiative of Insurers, the expense thereof shall be borne by the Insurers.

6.15 Salvage and Recoveries

All salvages, recoveries and payments recovered or received subsequent to a loss settlement under this Contract shall be applied as if recovered or received prior to the said settlement and all necessary adjustments shall be made by the Insured and the Insurers.

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**6.16 False or Fraudulent Claims**

This Contract and any loss, damage or claim hereunder will be void if, whether before or after loss or damage, an Insured has:

- intentionally concealed or intentionally misrepresented any material fact or circumstance;
- engaged in fraudulent conduct; or
- made false statements;
- relating to the Contract or any loss, damage or claim hereunder.

In the event that any provision of this clause is found by a court of competent jurisdiction to be invalid or unenforceable, the other provisions of this clause and the remainder of the provision in question shall not be affected and shall remain in full force and effect.

6.17 Misrepresentation

If the Insured has concealed or misrepresented any material fact or circumstance relating to this Contract, this Contract shall become void. If the Insured is unsure what constitutes material fact(s) or circumstance(s), they should consult their broker or agent.

6.18 Conflict of Law/Statutes

Any terms of this Contract which may conflict with applicable laws/statutes (or laws/statutes deemed applicable by a court of competent jurisdiction) are amended to conform with the minimum requirements of such laws/statutes.

6.19 Abandonment

There shall be no abandonment of any property to the Insurers.

6.20 Inspection and Audit

The Insurers or their agents shall be permitted but not obligated to inspect the Property Insured at any time.

Neither the Insurers' right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the Insured or others, to determine or warrant that such property is safe.

The Insurers may examine and audit the Insured's books and records at any time up to two years after the termination of this Contract, as far as they relate to the subject matter of this Contract.

6.21 Assignment

Assignment or transfer of this Contract shall not be valid except with the prior written consent of the Insurers.

6.22 Rights of Third Parties Exclusion

This Contract is effected solely between the Insured and the Insurers.

This Contract shall not confer any benefits on any third parties, including shareholders, and no such third party may enforce any term of this Contract.

This clause shall not affect the rights of the Insured.

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**6.23 Cancellation**

Insured may cancel this Policy at any time by sending fifteen (15) days notice in writing to the Company or by returning the Policy and stating when thereafter cancellation is to take effect. In the event of such cancellation the company (underwriter) shall retain premium for the period that this Policy has been in force calculated on pro-rata basis, less any duties and taxes Company cannot recover. However, there will be no refund of premium if Insured has made a claim or entitled to make any claim under this Policy.

The company (underwriter) also reserves the right to cancel this Policy from inception immediately upon becoming aware of any mis-representation, fraud, non-disclosure of material facts or non cooperation by or on behalf of the Insured. No refund of premium shall be allowed in such cases.

Notice of cancellation will be mailed to the Insured at an address set forth in the Policy Schedule, and will indicate the date of termination. If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice

6.24 Arbitration

All matters in difference between The Insured and The company (underwriter) (hereinafter referred to as the "parties") in relation to this Insurance, including its formation and validity, and whether arising during or after the period of this Insurance, shall be referred to an arbitration tribunal in the manner hereinafter set out. Unless the parties agree upon a single arbitrator within 30 days of one receiving a written request from the other for arbitration the claimant (the party requesting arbitration) shall appoint his arbitrator and give written notice thereof to the respondent. Within thirty days of receiving such notice the respondent shall appoint his arbitrator and give written notice thereof to the claimant, failing which the arbitrator shall be appointed in accordance with the provisions of the India Arbitration and Conciliation Act 1996. Should the arbitrators fail to agree, they shall within thirty days of such disagreement appoint an umpire to whom the matter in difference shall be referred. Should the arbitrators fail within such period to appoint an umpire, and then either of them or either of the parties may apply to the appointer for the appointment of the umpire. The arbitration tribunal shall have power to fix all procedural rules for the holding of the arbitration including discretionary power to make orders as to any matters which it may consider proper in the circumstances of this case with regard to pleadings, discovery, inspection of documents, examination of witnesses and any other matter whatsoever relating to the conduct of the arbitration and may receive and act upon such evidence whether oral or written strictly admissible or not as it shall in its discretion think fit.

All costs of the arbitration shall be at the discretion of the arbitration tribunal who may direct to and by whom and in what manner they shall be paid. The seat of arbitration shall be in Mumbai and the arbitration tribunal shall apply the laws of India.

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The arbitration shall be in accordance of the Indian Arbitration and Conciliation Act 1996 as amended up to the date of such arbitration.

6.25 Several Liability

The Insurers' obligations under this Contract are several and not joint and are limited solely to their individual subscriptions. The Insurers are not responsible for the subscription of any co-subscribing Underwriter who for any reason does not satisfy all or part of its obligations.

6.26 Legal Action against Insurers

No one may bring a legal action against Insurers unless:

- There has been full compliance by the Insured with all of the terms of this Contract; and
- The action is brought within two (2) years after the expiry or cancellation of this Contract.

If under the insurance laws of the jurisdiction in which the Property Insured is located, such two (2) years limitation is invalid, then any such legal action needs to be started within the shortest limit of time permitted by such laws.

6.27 Material Changes

The Insured must notify the Insurers of any change of circumstances which would materially affect this Contract. The Insurers may then change the terms and conditions of this Contract.

6.28 Experts Fees

This Contract includes, within the Limit of Liability, the necessary and reasonable fees of architects, surveyors, consulting engineers and other professional experts which are incurred in reinstating or repairing the Property Insured following physical loss or physical damage covered under this Contract.

6.29 Law and Jurisdiction

This Contract shall be subject to the applicable local law and jurisdiction shown in the Risk Details.

6.30 Service of Suit (Non-USA)

This Condition is only applicable to Insureds domiciled outside the USA.

This Condition will not be read to conflict with or override the obligations of the parties to arbitrate their disputes as provided for in the Arbitration provision in this Contract. This Condition is intended as an aid to compelling arbitration of enforcing such arbitration or arbitral award, not as an alternative to arbitration for resolving disputes arising out of this Contract.

It is agreed that:

- this Contract shall be governed by the law shown in the Risk Details whose Courts shall have jurisdiction in any dispute arising hereunder. Nothing in this Condition constitutes or should be understood to constitute a waiver of Insurers' rights to commence an action in any Court of competent jurisdiction, or to seek a transfer of a case to another Court as permitted by the law governing the Contract.
- Any summons, notice or process to be served upon Insurers for the purposes of instituting any legal proceedings against them in connection with this Contract may be

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served upon Underwriter's representatives shown in the Risk Details who have authority to accept on their behalf.

6.31 Sanction and Limitation Exclusion Clause

The Insurers shall not be deemed to provide cover and the Insurers shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment or such claim or provision of such benefit would expose the Insurers to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

6.32 Renewal

The company (underwriter) shall be under no obligation to renew the policy on expiry of the period for which premium has been paid. The company (underwriter) reserves the right to offer revised rates, terms and conditions at renewal based on claim experience and a fresh assessment of the risk. This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. The company (underwriter), however, shall not be bound to give notice that the policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid.

ADDITIONAL CLAUSES

Premium Payment Clause

The (Re)Assured undertakes that premium will be paid in full to Insurers within 60 days of inception of this policy (or, in respect of instalment premiums, when due).

If the premium due under this policy has not been so paid to Insurers by the 60th day from the inception of this policy (and, in respect of instalment premiums, by the date they are due) Insurers shall have the right to cancel this policy by notifying the (Re)Assured via the broker in writing. In the event of cancellation, premium is due to Insurers on a pro rata basis for the period that Insurers are on risk but the full policy premium shall be payable to Insurers in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this policy.

It is agreed that Insurers shall give not less than 15 days prior notice of cancellation to the (Re)Assured via the broker. If premium due is paid in full to Insurers before the notice period expires, notice of cancellation shall automatically be revoked. If not, the policy shall automatically terminate at the end of the notice period.

Unless otherwise agreed, the Leading Insurer (and Agreement Parties if appropriate) are authorised to exercise rights under this clause on their own behalf and on behalf of all Insurers participating in this contract.

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this clause which will remain in full force and effect.

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Where the premium is to be paid through a London Market Bureau, payment to Insurers will be deemed to occur on the day of delivery of a premium advice note to the Bureau.

LSW3000 (11/01)

Denial of access including civil or military order

- a) Loss resulting from necessary Interruption of the insured's business in consequence of damage caused by an act of terrorism or sabotage to property within a one (1) mile radius of the boundary of the insured location where such damage prevents access to or egress from such property insured whether the property insured shall be damaged or not.
- b) Loss resulting from necessary interruption of the insured's business in consequence of closure, requisition or sealing off of an insured location or any right of way to such location by order or action of civil or military authority as a result of damage caused by an act of terrorism or sabotage to property within a one (1) kilometer radius of the boundary of the insured location. Subject to the excess, the insurers' maximum liability shall not exceed the sub-limit of liability stated in the 'Schedule'.

Utilities

Loss resulting from necessary interruption of the insured's business caused by damage by an act of terrorism or sabotage, to installations and/or equipment, pipes, lines, wires and the like used for the supply of gas, electricity, water, effluent, telecommunications or internet provision services which results in failure of supply or services at the terminal ends of the service feeders or receivers or meters at the premises. Loss arising from transmission distribution or feeder lines however, will be limited to such lines located within one (1) kilometer and five (5) kilometer of the insured's premises. See table of perils and limits.

Subject to the excess, the insurers' maximum liability shall not exceed the sub-limit of liability stated in the 'Schedule'

Threat of a Malicious Act

Threat Loss solely and directly caused by one of the following events following a Threat of a Malicious Act occurring during the Policy Period:

Evacuation

- (i) Evacuation of a Scheduled Location by order of a Relevant Authority as a direct result of a Threat of a Malicious Act; or
- (ii) evacuation of a Scheduled Location triggered by the Insured in response to a Threat of a Malicious Act, but only where such has been reported and confirmed in writing to a Relevant Authority within twenty four (24) hours of the threat having first been made and where the Relevant Authority has confirmed that the threat is credible within 7 days of receiving the threat notification.

Emergency Lockdown

- (i) Emergency lockdown of a Scheduled Location by order of a Relevant Authority as a direct result of a Threat of a Malicious Act; or
- (ii) emergency lockdown of a Scheduled Location triggered by the Insured in response to a Threat of a Malicious Act, but only where such has been reported and confirmed in writing to a Relevant Authority within twenty four (24) hours of the threat having first been made and where the Relevant Authority has confirmed that the threat is credible within seven (7) days of receiving the threat notification.

Denial of Access

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to a Scheduled Location by order of a Relevant Authority as a direct result of a Threat of a Malicious Act.

Threat of a Malicious Act or Threat means:

specific threat to:

(iii) inflict bodily injury; or

(iv) threaten to damage, destroy, or contaminate any property;

which is received by the Insured or which affects the Insured due to a Scheduled Location being deemed at risk by a Relevant Authority; or

specific threat which is made during the Policy Period against any director, partner or officer of the Insured to inflict bodily injury or threaten to damage, destroy, or contaminate any personal property of such person.

Denial of Access means a determination by the Relevant Authority that, in consequence of a Threat of a Malicious Act during the Policy Period, the Insured's operations conducted at the Premises must be temporarily or permanently ceased in whole or in part.

Threat Loss means the reduction in Turnover – meaning the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period falls short of the Standard Turnover as the sole and direct result of the Threat of a Malicious Act, less any savings resulting from the reduced costs and expenses the Insured pays out of turnover during the Indemnity Period, taking into account seasonality and the trend of the business.

Indemnity Period means in the case of a Threat of a Malicious Act, 14 days from the expiration of the Waiting Period stated in the Schedule. If the Evacuation, Emergency Lockdown or Denial of Access exceeds the Waiting Period, the Insurer will waive the Waiting Period.

Occurrence means any one loss and/or series of losses arising out of and directly occasioned by one Incident or series of Incidents for the same purpose or cause. The duration and extent of any one Occurrence shall be limited to all Damage to Property Insured and/or bodily injury or death during any period of seventy two (72) consecutive hours arising out of the same purpose or cause.

However no such period of seventy two (72) consecutive hours may extend beyond the expiration of this policy unless there is Damage to Property Insured and/or bodily injury or death by one Incident or series of Incidents prior to expiration and within said period of seventy two (72) consecutive hours nor shall any period of seventy two (72) consecutive hours commence prior to the attachment of this policy.

Physical loss or Damage means direct physical loss, physical destruction or physical damage.

Premises means the property at the location specified in the schedule which is owned by or is the responsibility of the Insured and the location of any events organised by the Insured within the Covered Jurisdictions.

Property Insured means all real and personal physical property of every kind and description (except as specifically excluded) belonging to the Insured or for which the Insured is responsible or has assumed responsibility to insure prior to the occurrence of any loss or destruction or damage, as at the inception of this policy.

Relevant Authority means the present national or local authority with jurisdiction over the Premises affected by the Incident, including any civil, law enforcement or military authority.

Interdependencies

In the event of a covered loss, as insured under the Business Interruption section of this Policy, at an insured location that involves interdependency at one or more other insured locations, the loss

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insured under this Policy, including any resulting interdependency loss, will be adjusted based on the Business Interruption coverage that applies at the insured location where the physical loss or damage insured by this Policy occurred. This also includes locations covered on Difference in Conditions / Difference in Limits Basis.

Counter Insurgency

Counter-Insurgency shall mean any action by a Military Authority (whether or not the action(s) has the full consent of the government of the country where the loss occurs) taken against the activities of any guerrillas, revolutionaries or person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committing acts of force or violence, committed for political, religious or ideological purposes including the intention to influence any government.

Covered losses to the Insured or for which the insured is legally responsible, directly caused by the actions of the government of a state (or its Military Authority) where the Buildings and Contents and stocks are located, in suppressing, controlling or minimizing the consequences of an act or series of political violence, as insured by this Policy. Underwriters will only provide this cover if such damage is directly caused by the actions of the government of a state (or its Military Authority) where the Buildings and Contents and stocks are located and such damage takes place during the occurrence of an Act or Series of political violence.

BUSINESS INTERRUPTION EXTENSION (as per LMA 5039)

In consideration of the premium paid, and subject to the EXCLUSIONS, CONDITIONS AND LIMITATIONS of the Policy to which this Extension is attached, and also to the FOLLOWING ADDITIONAL CONDITIONS, EXCLUSIONS AND LIMITATIONS, this Policy is extended to cover loss resulting from necessary Interruption of Business caused by Direct Physical Loss or Damage, as covered by the Policy to which this Extension is attached, to the Property Insured.

In the event of such Direct Physical Loss or Damage, the Insurers shall be liable for the actual loss sustained by the Insured resulting directly from such necessary Interruption of Business, but not exceeding the reduction in Gross Earnings, as defined hereafter, less charges and expenses which are not necessary during the Interruption of Business, for a period not to exceed the lesser of:

- a) such length of time as would be required, with the exercise of due diligence and dispatch, to repair, rebuild or replace such part of the property as has been destroyed or damaged,
- or

- b) as per indemnity period mentioned in policy schedule commencing with the date of such Direct Physical Loss or Damage and not limited by the expiration of this Policy.

Due consideration shall be given to the continuation of normal charges and expenses, including payroll expenses, to the extent necessary to resume operations of the Insured with the same operational capability as existed immediately before the loss.



CONDITIONS

1. Direct Loss or Damage

No claim shall be payable under this Extension unless and until a claim has been paid, or liability admitted, in respect of Direct Physical Loss or Damage to Property Insured under the Policy to which this Extension is attached and which gave rise to Interruption of Business.

This Condition shall not apply if no such payment shall have been made, or liability admitted, solely owing to the operation of a Deductible in said Policy which excludes liability for losses below a specified amount.

2. Values Declared (and Incorrect Declaration Penalty)

The premium for this Extension has been based on a statement of individual values declared to and agreed by the Insurers at the inception of the Policy and stated in the Schedule.

If any of the individual values declared are less than the equivalent amount of the Co-insurance percentage, as stated in the Schedule, of the Interruption of Business values, then any recovery otherwise due hereunder shall be reduced in the same proportion that the individual value(s) declared bear to the value(s) that should have been declared and the Insured shall co-insure for the balance.

It is agreed that number 2 is deleted. It applies waiver of underinsurance for all locations.

3. Resumption of Operations

If the Insured could reduce the loss resulting from the Interruption of Business,

- by complete or partial resumption of operation of the property,
and/or
- by making use of Merchandise, Stock (Raw, In Process or Finished), or any other property at the Insured's locations or elsewhere,
and/or
- by using or increasing operations elsewhere,

then such possible reduction shall be taken into account in arriving at the amount of loss hereunder.

4. Expenses to reduce Loss

This Extension also covers such expenses as are necessarily incurred for the purpose of reducing loss under this Extension (except expenses incurred to extinguish a fire), and, in respect of manufacturing risks, such expense, in excess of Normal, as would necessarily be incurred in replacing any Finished Stock used by the Insured to reduce loss under this Extension; but in no event to exceed the amount by which loss under this Extension is thereby reduced. Such expenses shall not be subject to the application of any contribution clause.

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EXCLUSIONS

This Extension does not insure against:

1. increase in loss resulting from interference at the insured premises, by strikers or other persons, with rebuilding, repairing or replacing the property or with the resumption or continuation of operation;
2. increase in loss caused by the suspension, lapse, or cancellation of any lease, licence, contract, or order, unless such results directly from the insured Interruption of Business, and then Insurers shall be liable for only such loss as affects the Insured's earnings during, and limited to, the period of indemnity covered under this Policy;
3. increase in loss caused by the enforcement of any ordinance or law regulating the use, reconstruction, repair or demolition of any property insured hereunder;
4. loss of market or any other consequential loss.

LIMITATIONS

The Insurers shall not be liable for more than the smaller of either:

- a) any specific Business Interruption Sum Insured stated in the Schedule,

or

- b) the Sum Insured stated in the Schedule, where such includes Business Interruption, if such is a combined limit,

in respect of such loss, regardless of the number of locations suffering an interruption of business as a result of any one occurrence.

With respect to loss resulting from damage to or destruction of media for, or programming records pertaining to, electronic data processing or electronically controlled equipment, by the perils insured against, the length of time for which the Insurers shall be liable hereunder shall not exceed:

- a) thirty (30) consecutive calendar days or the time required with exercise of due diligence and dispatch to reproduce the data thereon from duplicates or from originals of the previous generation, whichever is less; or
- b) the length of time that would be required to rebuild, repair or replace such other property herein described as has been damaged or destroyed, but not exceeding eighteen (18) calendar months,

whichever is the greater length of time.

DEFINITIONS

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1. Gross Earnings are for the assessment of premium and for adjustment in the event of loss defined as,
The sum of:
 - a) total net sales value of production or sales of Merchandise, and
 - b) other earnings derived from the operations of the business, less the cost of
 - c) Raw Stock from which production is derived,
 - d) supplies consisting of materials consumed directly in the conversion of such Raw Stock into Finished Stock, or in supplying the services sold by the Insured,
 - e) Merchandise sold including packaging materials therefor,
 - f) materials and supplies consumed directly in supplying the service(s) sold by the Insured,
 - g) service(s) purchased from outsiders (not employees of the Insured) for resale which do not continue under contract,
 - h) the difference between the cost of production and the nett selling price of Finished Stock which has been sold but not delivered.
 No other costs shall be deducted in determining Gross Earnings.

In determining Gross Earnings due consideration shall be given to the experience of the business before the date of loss or damage and the probable experience thereafter had loss not occurred.

2. Raw Stock
Material in the state in which the Insured receives it for conversion into Finished Stock.
3. Stock in Process
Raw Stock which has undergone any ageing, seasoning, mechanical or other process of manufacture at the Insured's premises but which has not become Finished Stock.
4. Finished Stock
Stock manufactured by the Insured which in the ordinary course of the Insured's business is ready for packing, shipment or sale.
5. Merchandise
Goods kept for sale by the Insured which are not the product of manufacturing operations conducted by the Insured.
6. Normal
The condition that would have existed had no loss occurred.

LMA5039 /14/12/2005

EXTRA EXPENSES EXTENSION (as per LMA 5043)

In consideration of the premium paid and subject to the EXCLUSIONS, CONDITIONS AND LIMITATIONS of the Policy to which this Extension is attached, and also to the following

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ADDITIONAL CONDITIONS AND EXCLUSIONS, this Insurance is extended to cover the necessary Extra Expense incurred by the Insured in order to continue as nearly as practicable the normal conduct of the Insured's business following Direct Physical Loss or Damage as covered by the Policy to which this Extension is attached, to the Property Insured

DEFINITION OF EXTRA EXPENSE

"Extra Expense" means the excess (if any) of the total cost during the period of restoration chargeable to the conduct of the Insured's business over and above the total cost that would normally have been incurred to conduct the Insured's business during the same period had no loss occurred.

The term "Extra Expense" includes the reasonable extra cost of temporary repair or of expediting the repair or replacement of such damaged property of the Insured, including overtime and the extra cost of express or other rapid means of transportation; and shall also include the cost incurred in obtaining property for temporary use during the period of restoration necessarily required for the conduct of the Insured's business.

The period of restoration shall be limited to the time required, with the exercise of due diligence and dispatch, to repair, rebuild or replace such damaged or destroyed property, commencing with the date of such damage or destruction and not limited by the expiration date of this Policy. However, the period of restoration shall not exceed eighteen (18) calendar months.

CONDITIONS

1.Direct Loss or Damage

No claim shall be payable under this Extension unless and until a claim has been paid, or liability admitted, in respect of Direct Physical Loss or Damage to property insured under the Policy to which this Extension is attached and which gave rise to Extra Expense.

This Condition shall not apply if no such payment shall have been made, or liability admitted, solely owing to the operation of a Deductible in said Policy which excludes liability for losses below a specified amount.

2.Resumption of Operations

It is a condition of this Policy that, as soon as practicable, the Insured shall resume normal operation of the business and shall dispense with such Extra Expense.

3.Salvage

At the end of the period of restoration, any salvage value remaining in property obtained for temporary use shall be taken into consideration in the determination of such Extra Expense.

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EXCLUSIONS

This Extension does not insure against :

1. increase in Extra Expense resulting from interference at the insured premises, by strikers or other persons, with rebuilding, repairing or replacing the property or with the resumption or continuation of operation;
2. increase in Extra Expense by the suspension, lapse, or cancellation of any lease, license, contract, or order;
3. increase in Extra Expense caused by the enforcement of any ordinance or law regulating the use, reconstruction, repair or demolition of any property insured hereunder;

Loss of Earnings or any other consequential loss.

CLAIM PROCESS

Claim Intimation

In the event of loss of an insured event the insurance company must be informed through anyone of below means immediately-

1. Relationship officer / channel partner
2. Toll-free no : 1800 2 700 700
3. E-mail at care@hdfcergo.com

Our contact details are as follows:

HDFC ERGO General Insurance Co. Ltd.

Corporate Claims Department

6th Floor, Leela Business Park,

Andheri Kurla Road, Andheri(E), Mumbai – 400059

Toll Free Helpline 1800 2 700 700

During Intimation of claim, Insured has to provide relevant information which includes Policy details and Loss details (viz. Loss Location, .Contact Details, Details of Loss / Accident, Rough estimates of Loss). Surveyor will be appointed within 24 hrs. Surveyor

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shall start the survey immediately unless there is a contingency that delays immediate survey, in any case within 48 hours of his appointment.

In general, primarily, the following basic documentations are required for taking the claim forward:

- Claim Intimation letter by the insured with respect to the claim or made against them by the third party or circumstances which would give rise to the claim (against the insured) as per the policy.
- Detailed description of the acts in chronological order which has resulted in the loss (details of the quantum of loss to be mentioned and the basis at which it is arrived) giving rise to a claim.
- First Information Report /charge sheet filed by the police
- Internal Investigation report, if any, from the Insured giving an Insight into the loss.
- Newspaper cutting where the incidence of terrorist attack has been reported
- Any other documents which would be construed as material information to the case.

Our Claim process:

- An acknowledgement with respect to the claim intimation is given to the insured, once we are in receipt of any claim intimation from the insured.
- Based on the information submitted in the claim intimation letter, if required, we may procure more information from the insured depending on the facts mentioned therein. Upto the satisfaction of the Company.
- Surveyor / Investigator may be appointed if required

The documents generally required for processing of claims are:

1. Policy/Underwriting documents.
2. Survey Report with Photographs wherever applicable
3. Claim Form, duly completed.
4. Log book / Asset register / Capitalized item list
5. Repair / Replacement invoices with receipt
6. All Applicable valid Certificates
7. Production / Generation / Revenue data
8. Duly certified financial account statements
9. Any other relevant documents required based on type of loss
10. KYC documents are compulsory where settlement amount is over 1 lac



Apart from above Standard documents some other documents may be called for based on the nature of claim. Any other document as may be necessary and appropriately applicable for the claims preferred under the different sections of the policy.

Surveyor shall within 7 days of the claim intimation, inform the insured / claimant of the essential documents. Surveyor shall, submit his final report to the Company within 30 days of final submission of documents by insured. On receipt of the final survey report or the additional survey report, Insurer within a period of 30 days offer a settlement of the claim to the insured/claimant.

Grievance Redressal Procedure

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Call Centre (Toll free helpline)
1800 2 700 700 (accessible from any Mobile and Landline within India)
1800 226 226 (accessible from any MTNL and BSNL Lines)
- Emails – grievance@hdfcergo.com
- Designated Grievance Officer in each branch.
- Company Website – www.hdfcergo.com
- Fax : 022 - 66383699
- Courier : Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

The Complaint & Grievance Cell ,

HDFC ERGO General Insurance Company Ltd.

6th Floor, Leela Business Park,

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Andheri Kurla Road,

Andheri, Mumbai – 400059

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Principal Grievance Officer of the company (underwriter) at the following address

To the Principal Grievance Officer

HDFC ERGO General Insurance Company Limited

6th floor, Leela Business Park.

Andheri Kurla Road,

Andheri (E), Mumbai – 400059

e-mail: principalgrievanceofficer@hdfcergo.com

You may also approach the nearest Insurance Ombudsman for resolution of your grievance. The contact details of Ombudsman offices are mentioned below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

Names of Ombudsman and Addresses of Ombudsmen Centers	
Jurisdiction	Office Address
Gujarat, Dadra & Nagar Haveli, Daman and Diu	AHMEDABAD. Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014 Tel.: 079 - 27546150 / 27546139, Fax: 079 – 27546142 Email: bimalokpal.ahmedabad@gbic.co.in
Karnataka	BENGALURU - Shri. M. Parshad Office of the Insurance Ombudsman, JeevanSoudhaBuilding, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@gbic.co.in
Madhya Pradesh, Chattisgarh	BHOPAL - Shri. R K Srivastava Office of the Insurance Ombudsman, JanakVihar 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@gbic.co.in
Orissa.	BHUBANESHWAR - Shri. B. N. Mishra

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	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	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@gbic.co.in
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	CHENNAI - ShriVirander Kumar 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@gbic.co.in
Delhi,	DELHI - Smt. SandhyaBaliga 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@gbic.co.in
Assam, Meghalaya, Manipur, Mizoram Arunachal Pradesh, Nagaland and Tripura.	GUWAHATI - Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 – 2732937 Email: bimalokpal.guwahati@gbic.co.in
Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	HYDERABAD - Shri. G. RajeswaraRao 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@gbic.co.in
Rajasthan,	JAIPUR - Shri. Ashok K. Jain Office of the Insurance Ombudsman, JeevanNidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363 Email: Bimalokpal.jaipur@gbic.co.in
Kerala, Lakshadweep, Mahe-a part of Pondicherry.	ERNAKULAM - Shri. P. K. Vijayakumar 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@gbic.co.in
West Bengal, Sikkim, Andaman & Nicobar Islands.	KOLKATA - Shri. K. B. Saha 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@gbic.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,	LUCKNOW - Shri. N. P. Bhagat Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001 Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@gbic.co.in

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Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	MUMBAI - Shri. A. K. Dasgupta Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.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, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	NOIDA - Shri. Ajesh Kumar Office of the Insurance Ombudsman, BhagwanSahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GautamBuddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514251 / 2514253 Email: bimalokpal.noida@gbic.co.in
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Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	PUNE - Shri. A. K. Sahoo Office of the Insurance Ombudsman, JeevanDarshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 – 32341320 Email: bimalokpal.pune@gbic.co.in

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