

**Kotak Mahindra General Insurance Company Ltd. (Formerly Kotak Mahindra General Insurance Ltd.)**  
**Registered Office:** 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051. Maharashtra, India.

## **KOTAK ERECTION ALL RISKS INSURANCE ENDORSEMENTS/ADDITIONAL COVERS**

### **EMPLOYEES' PERSONAL EFFECTS AND TOOLS (EAR-55)**

Attached to and forming part of the Policy No. \_\_\_\_\_

Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Schedule, the Policy is extended to include loss or damage to personal effects and tools of the employees, project manager engaged in this contract

The liability of the Company shall not exceed the limit of indemnity as mentioned below (after application of the amount specified in deductible below in respect of any one employee

Company shall not be liable for:-

- I. the deductible/ franchise as mentioned in schedule of all costs and each event
- II. loss or damage which occurs other than at the site of the project or working area or in transit thereto or therefrom.
- III. loss of or damage to motor vehicles, precious metals, precious stones or articles made there from or money.

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