



Annexure -IV

Bharti AXA General Insurance Company Limited

Add On Wording

Standard Fire and Special Perils Insurance Policy

Deferred Payment Clause

Extension to cover loss or physical damage to personal property of the type insured sold by insured under conditional sale or trust agreement or installment or deferred payments scheme to the buyer, indemnity is limited to the unpaid balance payment after the buyer stops payments. Following such event the insured is expected to use all reasonable efforts including legal action if required to collect collection due or regain possession of property. This extension is not applicable to product recall or any loss related to advertising of such recall by insured



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