



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

IFFCO TOKIO BHARAT SOOKSHMA UDYAM SURAKSHA

Add-ons Wordings

UIN: IRDAN106RP0002V01202021/A0006V01202122

Add-on coverage shall be applicable to your IFFCO-Tokio Bharat Sookshma Udyam Suraksha Policy ,opting in the proposal form on the payment of additional premium.

1. ACCIDENTAL DAMAGE

The insurance under this policy is extended to cover loss of or damage to the property insured due to any accident including handling and movement of assets/ stock within the insured premises including that caused due to Insured's own Rail/Road Vehicle, Fork lifts, cranes, stackers and the like and articles dropped there from.

However, we will not pay for –

- a) Any electrical/ electronic or mechanical breakdowns and/ or explosions to boilers, economizers or other vessels
- b) Any damage caused by Wilful act or gross negligence of the Insured or its employees.
- c) Any damage caused while carrying out repairs as per Bye laws or Regulations of the municipal authority.

The coverage will be limited upto 5% of the total Sum Insured