

**Expenses to avert imminent loss clause Under Shop Package Policy**

**UIN NO. IRDAN123A0006V01201819**

In case of loss or damage, or imminent loss or damage to the Property insured hereunder due to a cause indemnifiable under the policy, it shall be lawful and necessary for the insured, his or their factors, servants and assigns, to incur labour and travel for safeguard and recovery of the Property covered hereunder and part thereof without prejudice to this insurance, nor shall such acts of the insured or insurers in recovering saving and preserving Property insured in case of loss or damage be considered a waiver or acceptance of abandonment; the expenses so incurred shall be borne by the insured and the insurers proportionately to the extent of their respective interest, according to the rate and quantity of the loss amount indemnifiable hereunder by the insurers or which would have been indemnifiable hereunder by the insurers but for the actions of the insured.

In the case of imminent loss or damage the insured shall take such action as they consider prudent to prevent or reduce loss of or damage to the property insured and shall inform the insurers as soon as practicable hereafter.

The liability of the insurers under this Endorsement shall not increase the Limit of Liability stated in the Policy and shall be subject to the Deductibles applicable in accordance with the General Conditions specified in the Policy.

**Limit Applicable: 1% of the policy sum Insured subject to the maximum of Rs.10 lacs**