

**Minor Works Clause under Industrial All Risk policy**

**UIN NO. IRDAN123A0010V01201819**

In consideration of the payment of additional premium, it is hereby agreed and declared that, notwithstanding anything to the contrary in this policy or in any of its conditions, this policy is extended to include minor alterations and/ or construction and/ or re-construction and/ or additions and/ or maintenance and/ or modifications and/ or work carried out on any of the property insured under this policy against insured perils. This extension shall be applicable only to policies with RIV clause.

Notwithstanding other terms and conditions herein, this extension to the policy shall only pay in excess of more specific insurance if any, arranged in respect of minor works. This extension does not pay any loss or damage to property which, at the time of the happening of such loss or damage, is insured by any project insurance policy or policies.

It is further agreed & declared that loss of earnings, loss by delay, loss of market or any other consequential or indirect loss whatsoever, shall not be payable under this extension or even under the corresponding Business Interruption policy if any, taken by the insured .

This extension further excludes:

- a. Loss or damage due to faulty design, defective material & bad workmanship
- b. Loss or damage arising out of testing, trial run etc.

Limit of Liability: 10% of Total Sum Insured under the policy no. \_\_\_\_\_ (other than stocks) in aggregate

**All other terms and conditions remain unchanged.**