



Standard Fire Special Peril Policy (Commercial) – Add ons

1) Deliberate Damage

(UIN: IRDAN134CP0010V01201819/A0030V01201920)

Notwithstanding anything to the contrary in this policy or in any of its conditions, it is hereby agreed and declared that this policy extends to cover physical loss of property insured or expenses incurred by the insured, directly caused by any act or order of any governmental authority acting under the powers vested in them to prevent or mitigate the pollution hazard or threat thereof, resulting directly from damage to the property insured, provided such act of governmental authority has not resulted from lack of due diligence by the insured to prevent or mitigate such hazard or threat thereof and to any other physical damage.

Consequential losses are however excluded.
