



**Standard Fire Special Peril Policy (Commercial) – Add ons**

**1) Personal Effects Clause / Property of employees and visitors  
(UIN: IRDAN134CP0010V01201819/A0044V01201920)**

It is hereby declared and agreed that, notwithstanding anything to the contrary in this Policy, the Company will pay for direct physical loss of or damage in respect of the policy to personal effects (except vehicles) owned by Insured, Insured's officers, partners, employee or of others in Insured's care, custody or control when at a premises described in the Schedule.

The coverage does not apply to theft from any vehicle. The company will pay not more than the limit of liability as mentioned in the Schedule.

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