



Standard Fire Special Peril Policy (Commercial) – Add ons

1) Research and Development Costs

(UIN: IRDAN134CP0010V01201819/A0058V01201920)

In the event of direct physical loss, damage or destruction of property insured by a peril insured by this Policy which results in an interruption in research and development activities that in themselves would not have produced income during the Period of Recovery, this Policy insures the actual loss sustained of the continuing fixed charges and expenses, including payroll, attributable to such research and development activities.
