

**Bharti AXA General Insurance Company Limited**  
**Add On Wording**

**Industrial All Risk – Add-on Cover for Fire Material Damage Cover**

**BAGI\_IAR201648 – Contract Works**

The Property insured extends to include the permanent works and temporary works erected or in the course of erection in performance of the Contract and the materials and all other property of whatsoever nature or description for incorporation therein but excluding contractors plant, fines and penalties assumed under contract and losses more specifically insured.

Definition (applicable to the cover provided by this extension only): Contract shall mean any Contract with the Insured as Employer for the extension or refurbishment of existing Buildings with a construction period not exceeding twelve months in duration within the Territorial Limits.

The liability of the Insurer shall not exceed the Inner Limit of Liability stated in the specification.

Temporary Work are parts of the works that allow or enable construction/ erection of, protect, support or provide access to, the permanent works and which might or might not remain in place at the completion of the works.

Permanent work means the permanent works to be constructed/ Erected and completed in accordance of contract.

