

Loss minimisation expenses including Fire brigade and Fire extinguishment expenses:

It is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions the insurance under this policy is extended to cover up on happening of any of the perils insured herewith which results in damage to the property, the expenses necessarily and reasonably incurred by or on behalf of the Insured in an attempt to prevent or minimize such further loss or damage to the property. Such expenses shall also include charges of fire brigade and fire extinguishing expenses as below:

- i. the actual cost of material used and/or damaged in extinguishing or controlling or attempting to extinguish or control any such fire.
- ii. the cost of all clothing and/ or personal effects damaged and / or lost as a result of such fire and / or fight, extinguish or controlling or attempting to fight extinguish or control such fire unless more specifically insured elsewhere.
- iii. All other actual expense (including any expenses paid for firefighting, extinguishing, or controlling or attempting to fight extinguish or control such fire and / or localizing such fire.

All claims for personal injury are excluded.

- iv. The expenses incurred to recharge/refill any fire protection devices