

KOTAK FIRE SECURE**ADD ON COVER WORDINGS****EMPLOYEE'S PERSONAL PROPERTY/ EFFECT**

In consideration of the payment of additional premium, 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. Company will pay no more than the limit of liability as mentioned in the Schedule.

Subject otherwise to the terms, conditions and exclusions of the Policy.

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