



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

OFFICE & PROFESSIONAL ESTABLISHMENT PROTECTOR INSURANCE POLICY-LAGHU UDYAM

UIN: IRDAN106CP0002V02202122

Add-ons wordings

The Proposal for the purpose of 'Office & Professional Establishment Protector Insurance Policy – Laghu Udyam', along with the Add-ons opted by you shall form part of the Policy and the term **Policy** whenever used shall be read as including the **Schedule**.

We will insure Your interest(s) under the Add-ons opted by you on payment of additional premium specified as operative in the Schedule during the Policy Period and accordingly we will indemnify You in respect of events occurring during the Period of Insurance in the manner and to the extent set forth in the Coverage provided that all the terms, conditions and exceptions of this Coverage in so far as they relate to anything to be done or complied with You have been met.

1. ACCIDENTAL DAMAGE (UIN: IRDAN106CP0002V02202122/A0013V01202122)

The insurance under this policy is extended to cover loss of or damage to the property insured due to any accident including handling and movement of assets/ stock within the insured premises including that caused due to Insured's own Rail/Road Vehicle, Fork lifts, cranes, stackers and the like and articles dropped there from.

However, we will not pay for –

- a) Any electrical/ electronic or mechanical breakdowns and/ or explosions to boilers, economizers or other vessels
- b) Any damage caused by Wilful act or gross negligence of the Insured or its employees.
- c) Any damage caused while carrying out repairs as per Bye laws or Regulations of the municipal authority.

The coverage will be limited upto 5% of the total Sum Insured

2. SNOWFALL DAMAGE (UIN: IRDAN106CP0002V02202122/A0014V01202122)

The insurance under this policy is extended to cover damages caused during the policy period, resulting from –

1. Collapse of roofs / housetops / building caused by weight of snow / ice / sleet collected at the time of snowfall.
2. Bursting of water pipes caused by freezing temperatures.

The coverage will be limited to 10% of the total Sum Insured.

3. ADDITIONAL REMOVAL OF DEBRIS (UIN: IRDAN106CP0002V02202122/A0015V01202122)

The insurance under this policy is extended to cover cost necessarily and reasonably incurred by an insured in the removal of debris from the premises of the insured, dismantling, demolishing, shoring up or propping of Insured property following destruction or damage by Insured Peril. This will also include costs and expenses necessarily incurred by the insured (a) In the removal of debris from the premises of the Insured (b) Dismantling or demolishing (c) Shoring up or propping.

The coverage will be limited to 10% of the claim amount (beyond 2% of inbuilt cover) subject to maximum of the limit of liability selected