

ENDORSEMENT WORDINGS

Extension to Cover All Risk for section I:

In consideration of the payment of an additional premium, it is hereby agreed and declared that, notwithstanding anything in the within written policy contained to the contrary, the Policy shall extend to include any loss arising out of all risks of direct physical loss of or damage to the property insured in section I.

The coverage under this endorsement is subject to an excess of 5% of the claim amount subject to a minimum of Rs. 25000.

Extension to cover dishonesty of cutters, goldsmiths, refinery owners and jewellery manufacturer of insured's property

In consideration of the payment of an additional premium, it is hereby agreed and declared that, notwithstanding anything in the within written policy contained to the contrary, the Policy shall extend to include any loss arising out of dishonesty of cutters, goldsmiths, refinery owners and jewellery manufacturer of insured's property.

As a consequence General Exclusion No. 1d of Part II of the schedule stands deleted.

Provided always that the Company's liability under this extension, for any one loss or aggregate of all losses during the period of insurance, is limited to 20% of section II b sum insured.

The coverage under this endorsement is subject to an excess of 5% of the claim amount subject to a minimum of Rs. 25000.

Extension to cover all risks of direct physical loss of or damage to the insured's property whilst displayed in exhibitions / trade fairs

In consideration of the payment of an additional premium, it is hereby agreed and declared that, notwithstanding anything in the within written policy contained to the contrary, the Policy shall extend to include any loss arising out of all risks of direct physical loss of or damage to the insured's property whilst displayed in exhibitions / trade fairs.

As a consequence General Exclusion No. 6 of Part II of the schedule stands deleted.

Provided always that the Company's liability under this, for any one loss or aggregate of all losses during the period of insurance, is limited to 10% of section I sum insured.

The coverage under this endorsement is subject to an excess of 5% of the claim amount subject to a minimum of Rs. 25000

Conditions applicable to this endorsement:

1. During exhibition hours, all goods are to be kept in locked showcases, except when being shown to a customer;
2. At all times during exhibition hours, the stand is to be supervised by minimum 2 persons;
3. Outside exhibition hours, the goods are to be kept in safe &/or safe deposit vault at the fair;
4. A two persons warranty applies for transits to/from the safe/safe deposit vault at the fair;
5. Inventory needs to be checked prior to putting the goods in or removing them from the showcases in the morning/evening;

6. The cover excluding Mysterious Loss &/or unexplained shortage;
7. Cross Fidelity Clause: for the purpose of this Insurance, the manager directors/employee(s) of the company with whom the Assured shares the booth are considered as being employee(s) of the Assured.

Extension to cover all risks of direct physical loss of or damage to the insured's property whilst in transit from anywhere in world to anywhere in India or vice versa.

In consideration of the payment of an additional premium, it is hereby agreed and declared that, notwithstanding anything in the within written policy contained to the contrary, the Policy shall extend to include any loss arising out of all risks of direct physical loss of or damage to the insured's property covered in Section II, III whilst in transit from anywhere in world to anywhere in india or anywhere in India to anywhere in world.

As an effect Sr, no. 9 of part I of schedule is changed from geographical limits of India to worldwide. As a consequence General Exclusion No. 19 b and 19 c stands deleted from the Policy Schedule II.

Provided always that the Company's liability under this, for any one loss or aggregate of all losses during the period of insurance, is limited to 20% of section I sum insured subject to a maximum of Rs. 5 crore.

The coverage under this endorsement is subject to an excess of 5% of the claim amount subject to a minimum of Rs. 25000.

Extension To Cover Earthquake

Earthquake peril may be included in the Policy by use of an following endorsement wording:

In consideration of the payment of an additional premium, it is hereby agreed and declared that, notwithstanding anything in the within written policy contained to the contrary, the Policy shall extend to include any loss arising out of Earthquake

As a consequence General Exclusion No. 3 stands deleted from the Policy Schedule II.

Provided that it is hereby further expressly agreed and declared that:-

- (1) The liability of the Company shall in no case under this Endorsement and the Policy exceed the sum insured by this Policy.
- (2) The first 5% of each and every claim subject to a minimum of Rs.10,000 in respect of each and every loss.

Extension To Cover Terrorism for section I and section IV

"It is hereby declared and agreed that in consideration of payment of additional premium, the **Terrorism Damage Exclusion Warranty** forming part of the within mentioned policy stands deleted. **Terrorism Damage Exclusion Warranty** continues for section II and section III of the policy. The expression/s "terrorism and/or act of terrorism" shall have the same meaning/s as contained in **Terrorism Damage Exclusion Warranty**.

This endorsement does not cover loss of or damage caused by

A)

- I. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.
- II. Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
- III. Permanent or temporary dispossession of any building or plant or unit of machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
- IV. Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of terrorism.

B)

Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of providing the contrary shall be upon the insured.

The limit of coverage under this endorsement shall not exceed Rs. 500 crores.

The coverage under this endorsement is subject to an excess of Re. 0.5% of the Sum Insured subject to a minimum of Rs. 100000.