



## BAJAJ GENERAL INSURANCE LIMITED

(Formerly known as Bajaj Allianz General Insurance Company Ltd.)

(A Company incorporated under Indian Companies Act, 1956 and licensed by Insurance Regulatory and Development Authority of India [IRDAI] vide Regd. No.113)

Regd. Office: Bajaj Insurance House, Airport Road, Yerwada, Pune-411006 (India)

### Transcript of Proposal for Bharat Sookshma Udyam Suraksha (UIN) : IRDAN113RP0010V01202021

<b>Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.</b>	3rd FLOOR, PANDARIL TOWER, OPP ADAM BAZAR, RICE BAZAR ROAD, THRISSUR, THRISSUR - 680001 PH:9037000982		
<b>Insured Name</b>	CHRIST COLLEGE EDUCATIONAL SOCIETY	<b>Policy Number</b>	OG-26-1607-4056-00003425

Dear CHRIST COLLEGE EDUCATIONAL SOCIETY,

We **BAJAJ GENERAL INSURANCE LIMITED**[Company or Insurer], wish to inform you that your contract of insurance Policy will be based on the information and declaration given by you through proposal, telephonic conversation / email / web-inputs / TAB or any other means which shall be considered as the final proposal for the Policy, the transcript of which is as follows:

You are requested to yourself reconfirm the same at your end. In case of any disagreement or objection or any changes with respect to Information/Clauses/Warranties mentioned below, the Company request you to please revert back within a period of 15 days from the date of your receipt of this document [but in case of short term Policy, your revert shall reach the Company before the Risk Inception Date of Policy/ activities/risks covered under the Policy is/are started]. In case of the Company's non-receipt of your disagreement or objection or any changes [as mentioned hereinabove] with respect to information and declaration mentioned in the transcript of proposal/Policy schedule, it shall be deemed that you have positively confirmed to the Company the correctness of the below mentioned transcript/Policy schedule and declaration. Kindly note that as the information/contents and declarations/confirmations provided by you as contained in this transcript is the basis on which the Company have issued the Policy to you, the Company advise you to please ensure that you have provided/disclosed and or not withheld any material facts/information and declarations, as Policy becomes Void ab-initio if material facts/information/declaration is/are not provided/disclosed and or withheld and in such case no claim, if any, shall be considered by the Company apart from forfeiture of the premium amount.

#### A. Details about Proposer and Policy Period

Personal Information of Proposer			
Insured Name	CHRIST COLLEGE EDUCATIONAL SOCIETY		
Email Address	***463@SIB.CO.IN	Mobile Number	*****5365
Date of Birth		Gender	NA
PAN No.		Unique Identity	NA
Permanent Address		Mailing Address	
House No./ Building No./ Flat No.	THRISSUR ROAD	House No./ Building No./ Flat No.	THRISSUR ROAD
Street/ Locality/ Landmark		Street/ Locality/ Landmark	
State	KERALA	State	KERALA
City	THRISSUR	City	THRISSUR
Area	IRINJALAKUDA NORTH	Area	IRINJALAKUDA NORTH
Pin code	680125	Pin code	680125

1. Contact person details (where proposer is not an individual)
  - a. Name:-
  - b. Designation:
2. Policy to be issued in favor of (list out all the parties who have insurable interest) including the financial institutions

Sr. No.	Financial Institute Name
1	SOUTH INDIAN BNAK- IRINJALAKUDA CHRIST NAGAR

3. Period of Insurance: From 06-DEC-2025 To 05-DEC-2026

#### B. Business and Location of Business

4. Business of Proposer : college
5. Location of risk/business to be covered - full postal address with Pin Code.

SL No	Address	Pin code	Occupancy	Age of Unit	Floor*
1	SYNO-241/1, MUKUNDAPURAM TALUK, IRINJALAKUDA VILLAGE, IRINJALAKUDA NORTH, THRISSUR, KERALA,	680125	Colleges	5-10 Years	, Ground Floor, First Floor & Above

#### C Details about business covered at the insured location

6. Details of insured property:

<b>Location 1</b>	Simple
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7. If used as warehouse / godown (not located in a manufacturing unit), please give the list of goods stored

<b>Location 1</b>	
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8. If used as an Industrial Manufacturing unit give products manufactured at the location proposed (detailed block plan showing various facilities to be enclosed wherever applicable.)

<b>Location 1</b>	Not Applicable
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9. If used as an Industrial Manufacturing unit, please state whether the factory is working or silent?



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<b>Insured Name</b>	CHRIST COLLEGE EDUCATIONAL SOCIETY	<b>Policy Number</b>	OG-26-1607-4056-00003425

Location 1 Not Applicable

10. Fire Protection devices installed-

Location 1

11. Indicate whether AMC( Annual Maintenance contract) for the Fire Protection Appliances is in force

Location 1

12. Construction details

a. Please state material used

Location 1 PUCCA

Note:

Kutcha: Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/ canvas/tarpaulin and the like are treated as Kutcha Construction.

Pucca: Buildings other than Kutcha are treated as Pucca constructions

b. Number of Floors:

Location 1

c. Age of the Building

Location 1

13. Distance between the risk to be covered and nearest Fire Brigade-

Location 1

14. Whether You have insured the same property with any other Insurance Company with the same type of coverage (Give details):No

15. Whether Insurance was declined by any other Company (Give details):No

16. Premium / Claim details for the past 36 months.

### D. Sum Insured and Other details of Insured Property

Indicate Sum Insured on the following basis:

- For Building, Plant and Machinery, Furniture, Fixture and Fittings and other contents: Reinstatement Value;
- For raw material: Landed Cost
- For stock in process: Input cost
- For finished stock: Manufacturing cost of the finished stock or the Contract Price\* of goods sold but not delivered, as applicable.

\* Contract Price is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price).

17.

Description of Block	Sum Insured
Building including plinth, Basement and additional structures	3,47,00,000.00
Plant & Machinery	0.00
Furniture & Fixtures, Fittings and other equipment	0.00
Stocks	0.00
Stock in Process	0.00
Electrical Installation	0.00
Other Contents (Please Specify)	0.00
Total	3,47,00,000.00

### E. Details for in-built cover for Floater

18. Floater Cover (for stocks at various locations)

Location Postal Address with Pin Code

i. Maximum value at any one location:

Location 1

ii. Whether stocks stored in open: \_\_\_\_\_

Location 1 No

### F. Additional/Add-on Covers (over and above optional covers available on payment of -- additional premium)



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**Transcript of Proposal for Bharat Sookshma Udyam Suraksha (UIN) : IRDAN113RP0010V01202021**

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<b>Insured Name</b>	CHRIST COLLEGE EDUCATIONAL SOCIETY	<b>Policy Number</b>	OG-26-1607-4056-00003425

SL No	Name of Add-on Cover	UIN	Sum Insured
1	Earthquake		3,47,00,000.00

Do You want to opt for Declaration Policy? No

If yes, give details below:

19. Stocks which fluctuate in value to be covered on (monthly) declaration basis: Amount (Rs): \_\_\_\_\_

<b>Location 1</b>	
-------------------	--

**G. Premium Details**

20

- The contents of the proposal [transcript of the proposal of you is this document] and connected documents have been fully explained to you and you have fully understood the significance of the proposed Policy/contract of insurance basis which you have confirmed to the Company for Policy issuance.
- You have clearly understood the Standard terms and conditions [T & C] to the Policy/contract of insurance and agree that the statements, particulars, answers and/or particulars, information, declarations, warranties, documents given in/as per this transcript of proposal shall be held to be promissory and shall be the basis of the Policy/contract of insurance between you and the Company and your proposal is subject to the Board approved underwriting policy of the Company and that the Policy will come into force only after your full payment of the prescribed premium chargeable and Company's receipt and realisation of full prescribed premium. Acceptance of risk will be subject to receipt of premium amount in the Company's bank account or subject to realization of cheque
- You declare that the statements and particulars given in this transcript are complete, true and accurate in all respects, to the best of your personal knowledge and belief and that there is no other information, which is relevant to your proposal for insurance that has not been disclosed to the Company. You undertake to exercise all ordinary and reasonable precautions for safety of the property as if it were uninsured. You shall immediately inform the Company if there are any subsequent changes to the information, declarations, warranties mentioned in this transcript of the proposal or if additions or alterations are carried out in the risk proposed after the submission of this proposal and thereafter. You agree to the Standard Terms and Conditions of the Company.
- In case of disagreement or objection or any changes with respect to information, declarations, Standard Terms and Conditions, exclusions and contents mentioned hereinabove, please contact Company's toll free number & register your objections / changes / disagreement to the contents of this transcript or you may also send the Company email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along with Policy.
- The Company shall have no liability under the Policy/contract of insurance if it is found that any of your statements, particulars, answers and/or particulars, information, declarations, warranties, in your this proposal or other documents are incorrect and/or untrue or suppressed any information or provided misleading or false information in any respect on any matter [whether material or not material] to the grant of a cover by the Company.
- You authorize the Company to share information pertaining to your proposal for the sole purpose of underwriting the proposal and/or claims settlement and with any Governmental and/or Regulatory authority, reinsurers, group companies, auditors/legal counsel, service providers etc.
- You have read and understood the privacy policy of the Company and hereby unconditionally agree and bind yourself to all terms and conditions of the Company's privacy policy, as amended, from time to time.
- You agree that the Standard Terms and Conditions sent to you for the Policy taken by you for the first time shall be applicable to the renewal Policy and the Company need not send the Standard Terms and Conditions at the time of renewal and if you require the same you will seek the same from the Company.

I/We hereby give voluntary consent to BGIL/Company to share my/our personal information and data provided in this proposal form with its group companies or any other person in connection with the Insurance Policy or otherwise, including for providing products and services of group companies that may be of interest to me/us, to be used in accordance with their respective privacy policies and subject to appropriate measures being in place to safeguard my/our personal information: Yes

Toll free Number: 1800-103-2529, 1800-102-5858 and 1800-209-5858

Email address: careforyou@bajajgeneral.com

Website: <http://www.bajajgeneralinsurance.com>

Contact Company Policy servicing branch at: XXXX, XXXX

\*\* This is print of electronic records maintained by the Company in accordance with law and hence does not require signature.

Scrutiny No:



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<b>Insured Name</b>	CHRIST COLLEGE EDUCATIONAL SOCIETY	<b>Policy Number</b>	OG-26-1607-4056-00003425

**NOTE: PROHIBITION OF REBATES:** Section 41, of Insurance Act, 1938: No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer. Any person making default in complying with the provisions of this section shall be punishable with a penalty, which may extend to Ten Lakh Rupees.

Date: \_\_\_\_\_

Place: \_\_\_\_\_





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### Welcome to Bajaj General Insurance Family

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Insured Name	CHRIST COLLEGE EDUCATIONAL SOCIETY	Policy Number	OG-26-1607-4056-00003425

#### CHRIST COLLEGE EDUCATIONAL SOCIETY

THRISSUR ROAD, IRINJALAKUDA NORTH  
THRISSUR-680125  
KERALA

Mobile No : \*\*\*\*\*5365



**Customer ID : 82496835**

Dear Customer,

Thank you for choosing Bajaj General Insurance as your preferred insurer. BAJAJ GENERAL INSURANCE LIMITED, a consistently profitable insurer enjoys a reputation of expertise, stability and strength. We are a customer focused market leader present in over 200 locations across India. As an organization we strive to understand the risk management needs of our consumers and translate it into affordable products and services of global quality that deliver value for money. Bajaj General Insurance has an ISO Certified claims, Operations and Services processes and has received iAAA rating for the last three consecutive years from ICRA Limited, an associate of Moody's Investors Service, for claims paying ability. The rating indicates highest claims paying ability and a fundamentally strong position in the industry.

We request you to kindly go through the contents of the policy schedule and the terms and conditions. In case of any clarification or disagreement, please write to us at

**careforyou@bajajgeneral.com within fifteen days** of receipt of this policy.

We assure you the best of our services and look forward to a continual patronage and association with you.

For & on the behalf

**BAJAJ GENERAL INSURANCE LIMITED**

Authorized Signatory



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**BHARAT SOOKSHMA UDYAM SURAKSHA POLICY SCHEDULE** UIN: IRDAN113RP0010V01202021

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<b>Insured Name</b>	CHRIST COLLEGE EDUCATIONAL SOCIETY	<b>Policy Number</b>	OG-26-1607-4056-00003425
<b>INSURED DETAILS</b>		<b>POLICY DETAILS</b>	
<b>Insured Address</b>	THRISSUR ROAD, IRINJALAKUDA NORTH THRISSUR-680125 KERALA	<b>Policy Issued on</b>	06-DEC-2025 05:40:46 PM
		<b>Period of Insurance</b>	From: 06-DEC-2025 05:40 PM To: 05-DEC-2026 Midnight
		<b>Endorsement</b>	NA
<b>Customer ID</b>	<b>82496835</b>	<b>Policy Status</b>	Issued
<b>GSTIN / UIN</b>	NA	<b>Previous Policy No.</b>	<b>OG-25-1607-4056-00003100</b>
<b>Place Of Supply/State Code/Name</b>	32 - Kerala	<b>Expiry Date :</b>	22-NOV-25
<b>Company GST No :</b>	32AABCB5730G1Z6	<b>Invoice No :</b>	471145939/1
<b>Company PAN :</b>	AABCB5730G		

**Sum Insured and Premium (all the figures are in INR):**

Risk Location	Sum Insured (only Fire) (INR)	Fire Premium (INR)	Add On Premium (INR)	Terrorism Premium (INR)	Total Premium (INR)
Location 1	3,47,00,000.00	11928	0	4,511.00	16,439.00

Description	Amount (INR)	Description	Amount (INR)
Gross Premium Rupees Nineteen Thousand Three Hundred Ninety Nine Only .		Total Fire Premium	11928/-
		Total Terrorism Premium	4,511/-
		Add On Premium	0/-
		Total Premium (Before GST)	16,439/-
		State GST (9%)	1,480/-
		Central GST (9%)	1,480/-
		<b>Gross Premium</b>	<b>19,399/-</b>

Acceptance of risk will be subject to receipt of premium amount in the Company's bank account or subject to realization of cheque.

As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year.

I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

<b>Risk covered</b>	Bharat Sookshma Udyam Suraksha and add on as detailed in annexure
<b>Is Floater Cover required for stocks at various risk locations</b>	No
<b>Is Declaration Cover required for stocks at various locations</b>	No
<b>In Built Covers</b>	As per annexure attached.
<b>Exclusions</b>	As per Bharat Sookshma Udyam Suraksha Policy Wordings attached
<b>Hypothecation</b>	Location wise various Financial Institutes as listed in Annexure
<b>Clauses &amp; Warranties</b>	Location wise various Clauses & Warranties as listed in Annexure
<b>Special conditions</b>	Location wise various Special Conditions, If any as listed in Annexure
<b>Standard Excess</b>	Excess of Rs. 5,000 (Rupees Five Thousand) for each claim
<b>Co-insurance Details</b>	Own Share: 100%
<b>Bank Emp. Code</b>	



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BHARAT SOOKSHMA UDYAM SURAKSHA POLICY SCHEDULE UIN: IRDAN113RP0010V01202021

Table with 2 columns: Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc. (3rd FLOOR, PANDARIL TOWER, OPP ADAM BAZAR, RICE BAZAR ROAD, THRISSUR, THRISSUR - 680001 PH:9037000982); Insured Name (CHRIST COLLEGE EDUCATIONAL SOCIETY); Policy Number (OG-26-1607-4056-00003425)

This policy schedule should be read together with Annexures attached hereto.

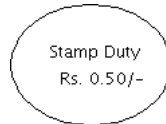
Table with 2 columns: Special Terms & Conditions; Special Exclusion; Premium Details (Receipt Number: 1607-00237364 Date: 06-DEC-25 Premium Payer ID: 14548177 Float: AF \*\* If Premium paid through Cheque, the Policy is void ab-initio in case of dishonour of Cheque.); Financial Institution Ref. No. (0463081000000005); Agency Code & Name (10016634, THE SOUTH INDIAN BANK LTD); Contact No. (0-8086858629, 0-0); E-Mail (insurance@sib.co.in)

It is mandatory to keep your policy with updated contact (Mobile No., Email ID and PAN Card) and bank account details, to process any of your service requests faster and hassle-free in future. You can update the same through Bajaj General App {http://www.bajajgeneralinsurance.com}, WhatsApp Service {Say Hi on WhatsApp - +91 75072 45858}, Contact our 24-Hour Call Center at 1800-209-5858, 1800-102-5858, Give a Missed Call on 8080945060, SMS WORRY to 575758, Email careforyou@bajajgeneral.com, website {http://www.bajajgeneralinsurance.com}, contact your agent or nearest branch.

For & on the behalf

BAJAJ GENERAL INSURANCE LIMITED

QR Code



Authorized Signatory (This is system generated document and need not be countersigned.) Consolidated stamp duty of Rs. 0.50/- paid for insurance policy stamps Challan No. MH010139001202526M Order No. LOA/ENF-1/CSD/121/2025 Order Dated 10-NOV-25 Defaced Date dated 10-NOV-25 having validity from 10-NOV-25 to 31-OCT-27 of General Stamp Office, Mumbai, India. BGIL GST No : 32AABCB5730G1Z6 | Principal Location : 3rd FLOOR, PANDARIL TOWER, OPP ADAM BAZAR, RICE BAZAR ROAD, THRISSUR, THRISSUR - 680001 PH:9037000982 | Services Accounting Code : 997137 - Other property insurance services. No reverse charge is payable on these services. | Invoice No. : 471145939/1

Schedule (1) | Printed on : 17-Feb-2026 12:04:51 | Silent Print | WEB | 1006-463



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**BHARAT SOOKSHMA UDYAM SURAKSHA ANNEXURE I** UIN. IRDAN113RP0010V01202021

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<b>Insured Name</b>	CHRIST COLLEGE EDUCATIONAL SOCIETY	<b>Policy Number</b>	OG-26-1607-4056-00003425

## Risk Location 1

<b>Occupancy</b>	Colleges	<b>Risk Type   Section</b>	Simple   III
<b>Address</b>	SYNO-241/1, MUKUNDAPURAM TALUK, IRINJALAKUDA VILLAGE, IRINJALAKUDA NORTH, THRISSUR, KERALA, 680125	<b>Construction</b>	PUCCA
		<b>Exclude STFI/RSM</b>	No/No

## Items wise covers :

Item	Item Description	Sum Insured (INR)
Building Including Plinth & Foundation	BUILDING	3,47,00,000.00
Plinth and Foundation		0.00
Contents		0.00
Stocks		0.00
Furniture, Fitting and Fixtures		0.00
Stock in Process		0.00
Plant and Machinery		0.00
Electrical Installations		0.00
<b>Total Sum Insured (INR)</b>		<b>3,47,00,000.00</b>

## Add-on Covers Details (Location Level):

Sr. No	Addon Cover Description	UIN	Sum Insured (INR)
1	Earthquake		3,47,00,000.00

## This policy covers the respective rights and interests of following banks/financial institutions:-

Sr. No.	Financial Institute Name
1	SOUTH INDIAN BNAK- IRINJALAKUDA CHRIST NAGAR

## Coverage's, Exclusions, Terms & Conditions:

<b>Clauses</b>	<ol style="list-style-type: none"> <li>1 Terrorism damage inclusion clause</li> <li>2 Designation of Property Clause</li> <li>3 Agreed Bank Clause</li> <li>4 Local Authorities Clause</li> <li>5 Sanction Limitation and exclusion clause</li> </ol>
<b>Warranties</b>	<ol style="list-style-type: none"> <li>1 FEA Warranty</li> <li>2 Mid term Inclusion Warranty</li> <li>3 Construction (Applicable Other THAN FOR OPEN STORAGE) Warranty</li> </ol>
<b>In-Built Coverage's</b>	<ol style="list-style-type: none"> <li>1. Additions, Alteration or Extensions covered upto 15% of the Sum Insured for that item (excluding stocks).</li> <li>2. Temporary Removal of Stocks upto 10% of value.</li> <li>3. Start up Expenses upto Rs. 1 Lakh (Rupees One Lakh).</li> <li>4. Professional Fees upto 5% of claim amount.</li> <li>5. Cost for Removal of Debris upto 2 % of the claim amount.</li> <li>6. Costs compelled by Municipal Regulations.</li> <li>7. Cover for Specific Contents.</li> <li>8. Stocks on Floater basis</li> </ol>



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**BHARAT SOOKSHMA UDYAM SURAKSHA ANNEXURE II** UIN. IRDAN113RP0010V01202021

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<b>Insured Name</b>	CHRIST COLLEGE EDUCATIONAL SOCIETY	<b>Policy Number</b>	OG-26-1607-4056-00003425

### ADDON COVER

**Earthquake :** In consideration of the payment by the Insured to the Company of the sum of \_\_\_\_\_ additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property Insured by this policy occasioned by earthquake including Landslide / Rockslide resulting therefrom but including flood or overflow of the sea, lakes, reservoirs and rivers caused by Earthquake. Provided always that all the conditions of this policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this endorsement. (Special conditions 1) Extension cover shall be granted only if the entire property in one complex / compound / location covered under the policy is extended to cover this risk and the Sum Insured for this extension is identical to the Sum Insured against the risk covered 2) Onus of proof in the event of the Insured making any claim for loss or damage under this policy he must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of earthquake.

### CLAUSE





**BAJAJ GENERAL INSURANCE LIMITED**

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(A Company incorporated under Indian Companies Act, 1956 and licensed by Insurance Regulatory and Development Authority of India [IRDAI] vide Regd. No.113)

Regd. Office: Bajaj Insurance House, Airport Road, Yerwada, Pune-411006 (India)

**BHARAT SOOKSHMA UDYAM SURAKSHA ANNEXURE II** UIN. IRDAN113RP0010V01202021

<b>Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.</b>		3rd FLOOR, PANDARIL TOWER, OPP ADAM BAZAR, RICE BAZAR ROAD, THRISSUR, THRISSUR - 680001 PH:9037000982	
<b>Insured Name</b>	CHRIST COLLEGE EDUCATIONAL SOCIETY	<b>Policy Number</b>	OG-26-1607-4056-00003425

**Terrorism damage inclusion clause:** Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Original Policy Schedule, it is hereby agreed and declared that notwithstanding anything stated in the "Terrorism Risk Exclusion" of this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of sabotage and/or terrorism to the location/s mentioned in the schedule subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Act, 1967 (as amended from time to time) or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

For the purpose of this cover, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

This cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of sabotage and/or terrorism by the duly empowered government or Military Authority.

Provided that if the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean armed forces, paramilitary forces, police or any other authority constituted by the government for maintaining law and order.

**LOSSES EXCLUDED**

This cover shall not indemnify loss of or damage to property caused by any or all of the following:-

1. loss by seizure or legal or illegal occupation;
2. loss or damage caused by:
  - (i) voluntary abandonment or vacation,
  - (ii) confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property;
3. loss or damage arising from acts of contraband or illegal transportation or illegal trade;
4. loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment;
5. loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;
6. loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;
7. any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person;
8. loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile;
9. loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest or riots;
10. loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder;
11. any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
12. loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;
13. loss or increased cost as a result of threat or hoax;
14. loss or damage caused by or arising out of burglary, house - breaking, looting, 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 sabotage and/or terrorism;
15. loss or damage caused by mysterious disappearance or unexplained loss;
16. loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;
17. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind;
18. Any loss due to fines or damages for breach of contract, or penalties of whatever nature;
19. Any infidelity, fraudulent, dishonest or criminal act by any director, officer or trustee of the Insured whether acting alone or in collusion with others;
20. Any debt, insolvency or commercial failure, whether to provide bond or security or otherwise, or any other financial cause of any party or person whatsoever.
21. loss or damage caused by Civil Commotion, Insurrection, Revolution or Rebellion, Mutiny and/or Coup d'Etat and Civil War except as may be insured specifically under any Political Violence Extension to this cover;
22. Third party liability howsoever arising except as may be insured specifically under any Third-Party Liability Extension to this cover.

**LIMIT OF INDEMNITY**

The limit of indemnity under this cover shall not exceed the Total Sum Insured given in the Policy Schedule or INR 25,000,000,000 per compound/location whichever is lower.

In respect of sabotage and/or terrorism cover for dwellings, limit of indemnity shall not exceed Total Sum Insured as mentioned in the Policy Schedule or INR 4,000,000,000 per compound/location whichever is lower.

In respect of several locations being covered under a single policy on a floater basis, the maximum aggregate loss suffered from all the locations mentioned in the Policy schedule shall not exceed Total Sum Insured as mentioned in the Policy Schedule or INR 25,000,000,000/- whichever is lower.

In respect of several insurance policies within the same compound/location with one or different insurers, the maximum aggregate loss payable per compound/location by any one or all insurers, shall be INR 25,000,000,000. If the actual aggregate loss suffered at one compound/location is more than INR 25,000,000,000, the amounts payable towards individual policies shall be reduced in proportion to the sum insured of the policies.

**EXCESS\***

Shops & Residential Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000

Non-Industrial Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 25,000 and Maximum of INR 1,000,000

Industrial Risks: 5% of the claim amount for each and every claim subject to Minimum of INR 100,000 and Maximum of INR 25,00,000

\*Whichever is applicable

**Designation of Property Clause :** For the purpose of determining, where necessary, the item under which any property is insured, the insurers agree to accept the designation under which the property has been entered in the insured's books.

For help and more information:

Contact our 24 Hour Call Centre at 1800-209-5858, 1800-102-5858 (Toll Free)

Fax no: 020-30512246

Email: careforyou@bajajgeneral.com , Website <http://www.bajajgeneralinsurance.com>  
Corporate Identification Number: U66010PN2000PLC015329

Give a Missed Call on 8080945060, SMS "WORRY" to 575758  
Say Hi on WhatsApp us on 7507245858

<http://www.facebook.com/BajajGeneral>

<http://twitter.com/BajajGeneral>

<https://www.linkedin.com/company/bajaj-general-insurance>

[Demystify Insurance](#)

<https://www.bajajgeneral.com/blog.html>



# BAJAJ GENERAL INSURANCE LIMITED

(Formerly known as Bajaj Allianz General Insurance Company Ltd.)

(A Company incorporated under Indian Companies Act, 1956 and licensed by Insurance Regulatory and Development Authority of India [IRDAI] vide Regd. No.113)

Regd. Office: Bajaj Insurance House, Airport Road, Yerwada, Pune-411006 (India)

**BHARAT SOOKSHMA UDYAM SURAKSHA ANNEXURE II** UIN. IRDAN113RP0010V01202021

<b>Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.</b>		3rd FLOOR, PANDARIL TOWER, OPP ADAM BAZAR, RICE BAZAR ROAD, THRISSUR, THRISSUR - 680001 PH:9037000982	
<b>Insured Name</b>	CHRIST COLLEGE EDUCATIONAL SOCIETY	<b>Policy Number</b>	OG-26-1607-4056-00003425

**Agreed Bank Clause :** "It is hereby declared and agreed:- i. That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties. ii. That the receipts of the Bank shall be complete discharge of the Company therefore and shall be binding on all the parties insured hereunder. N.B: The Bank shall mean the first named Financial Institution/ Bank named in the policy. iii. That if and whenever any notice shall be required to be given or other communication shall be made by the Company to the insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank. iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder. v. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place and vi. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available. N.B: In cases where the name of any Central Government or State Government owned and / or sponsored Industrial Financing or Rehabilitation Financing Corporations and /or Unit Trust of India or General Insurance Corporation of India and/or its subsidiaries or LIC of India/ any Financial Institution is included in the title of the Fire Policy as mortgages, the above Agreed Bank Clause may be incorporated in the Policy substituting the name of such institution in place of the word 'Bank' in the said clause.

**Local Authorities Clause :** Reinstatement Value Policy may be extended to cover additional cost of reinstatement solely by reason of the necessity to comply with the regulations of local authority by incorporating the following clause in the policy. "The insurance by this policy extends to include such additional cost of reinstatement of the destroyed or damaged property hereby insured as may be incurred solely by reason of the necessity to comply with the Building or other Regulations under or framed in pursuance of any act of Parliament or with Bye-laws of any Municipal or Local authority provided that 1) The amount recoverable under this extension shall not include : a) the cost incurred in complying with any of the aforesaid Regulations or Bye-laws, i) in respect of destruction or damage occurring prior to the granting of this extension, ii) in respect of destruction or damage not insured by the policy, iii) under which notice has been served upon the insured prior to the happening of the destruction of damage, iv) in respect of undamaged property or undamaged portions of property other than foundations (unless foundations are specifically excluded from the insurance by this policy) of that portion of the property destroyed or damaged, b) the additional cost that would have been required to make good the property damaged or destroyed to a condition equal to its condition when new had the necessity to comply with any of the aforesaid Regulations of Bye-laws not arisen, c) the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the property or by the owner thereof by reason of compliance with any of the aforesaid Regulations or Bye-laws. 2) The work of reinstatement must be commenced and carried out with reasonable dispatch and in any case must be completed within twelve months after the destruction or damage or within such further time as the Insurers may (during the said twelve months) in writing allow and may be carried out wholly or partially upon another site (if the aforesaid Regulations or Bye-laws so necessitate) subject to the liability of the Insurer under this extension not being thereby increased. 3) If the liability of the insurer under (any item of) the policy apart from this extension shall be reduced by the application of any of the terms and conditions of the policy then the liability of the Insurers under this extension (in respect of any such item) shall be reduced in like proportion. 4) The total amount recoverable under any item of the policy shall not exceed the sum insured thereby. 5) All the conditions of the policy except in so far as they may be hereby expressly varied shall apply as if they had been incorporated herein." 6) No additional premium shall be charged for inclusion of this clause in this policy.

**Sanction Limitation and exclusion clause :** No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision or such benefit would expose that (re) insurer to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

**Reinstatement Value Policies :** "Reinstatement value insurance may be granted on Buildings, Machinery Furniture, Fixture and Fittings only subject to the incorporation of the following memorandum in the policy: "It is hereby declared and agreed that in the event of the property insured under (Item Nos.....of ..... ) within the policy being destroyed or damaged, the basis upon which the amount payable under (each of the said items of) the policy is to be calculated shall be cost of replacing or reinstating on the same site or any other site with property of the same kind or type but not superior to or more extensive than the insured property when new as on date of the loss, subject to the following Special Provisions and subject also to the terms and conditions of the policy except in so far as the same may be varied hereby." "Special Provisions 1. The work of replacement or reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the insured subject to the liability of the Company not being thereby increased) must be commenced and carried out with reasonable dispatch and in any case must be completed within 12 months after the destruction or damage or within such further time as the Company may in writing allow, otherwise no payment beyond the amount which would have been payable under the policy if this memorandum had not been incorporated therein shall be made. 1. Until expenditure has been incurred by the Insured in replacing or reinstating the property destroyed or damaged the Company shall not be liable for any payment in excess of the amount which would have been payable under the policy if this memorandum had not been incorporated therein. 2. If at the time of replacement or reinstatement the sum representing the cost which would have been incurred in replacement or reinstatement if the whole of the property covered had been destroyed, exceeds the Sum Insured thereon or at the commencement of any destruction or damage to such property by any of the perils insured against by the policy, then the insured shall be considered as being his own insurer for the excess and shall bear a rateable proportion of the loss accordingly. Each item of the policy (if more than one) to which this memorandum applies shall be separately subject to the foregoing provision. 3. This Memorandum shall be without force or effect if a) the Insured fails to intimate to the Company within 6 months from the date of destruction or damage or such further time as the Company may in writing allow his intention to replace or reinstate the property destroyed or damaged, b) the Insured is unable or unwilling to replace or reinstate the property destroyed or damaged on the same or another site. For Stocks: a. For raw material: Landed Cost at Your Premises. b. For stock in process: Input Cost of the stock at the time of damage. c. For finished stock: the Manufacturing Cost of the finished stock or the Contract Price of goods sold but not delivered and more precisely defined below. d. Contract Price is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any damage insured under this Policy either wholly or to the extent of the damage. The Company's liability shall be based on the Contract Price."



# BAJAJ GENERAL INSURANCE LIMITED

(Formerly known as Bajaj Allianz General Insurance Company Ltd.)

(A Company incorporated under Indian Companies Act, 1956 and licensed by Insurance Regulatory and Development Authority of India [IRDAI] vide Regd. No.113)

Regd. Office: Bajaj Insurance House, Airport Road, Yerwada, Pune-411006 (India)

**BHARAT SOOKSHMA UDYAM SURAKSHA ANNEXURE II** UIN. IRDAN113RP0010V01202021

<b>Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc.</b>		3rd FLOOR, PANDARIL TOWER, OPP ADAM BAZAR, RICE BAZAR ROAD, THRISSUR, THRISSUR - 680001 PH:9037000982	
<b>Insured Name</b>	CHRIST COLLEGE EDUCATIONAL SOCIETY	<b>Policy Number</b>	OG-26-1607-4056-00003425

[Communicable Disease Exclusion Clause : ] i. Notwithstanding any provision, clause or term of this policy to the contrary, this policy excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect): a) a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto; and b) a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority. ii. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where: a) the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and b) the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and c) the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and d) the disease, substance or agent is such: d.i. that causes or threatens damage to or can cause or threaten damage to human health or human welfare, or d.ii. that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property. For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof. iii. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to: a) any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or b) change in consumer behaviour, or c) an absence of infected employees or employees suspected of being infected shall not be covered by this policy. iv. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this policy that is affected by such Communicable Disease. v. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this policy (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this policy by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) no change in the law, clause or similar provision; (3) no follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this policy that would otherwise be excluded through the exclusion set forth in this [Endorsement][Clause]. vi. If the Insurer alleges that by reason of this [Endorsement][Clause] any amount is not covered by this Contract the burden of proving the contrary shall rest in the Insured.

Acceptance of risk will be subject to receipt of premium amount in the Company's bank account or subject to realization of cheque.

## WARRANTY

**FEA Warranty :** Warranted that any claim under the policy shall be admissible only if:

a) All Fire Extinguishing Appliances ( available at the time of policy inception) shall be installed throughout the premises at accessible locations and to be maintained in efficient working condition through the policy period)

b) Hydrant system / smoke detectors / Heat detectors / Fire alarms / sprinklers if available at the time of commencement of risk or agreed to be installed before acceptance of risk shall be maintained in efficient working condition. It is also warranted that a team of trained employees shall remain available inside the plant premises during the working hours of plant

**Mid term Inclusion Warranty :** It is hereby agreed and understood that the Company reserves the right to inspect new location(s) proposed for mid-term inclusion and may impose higher fire / STFI deductibles if required based on risk exposure.

**Construction (Applicable Other THAN FOR OPEN STORAGE) Warranty :** Warranted that the building covered under the policy/ in which the contents covered under this policy is present is not kutcha construction as described below. Kutcha construction: Building (s) having walls and / or roofs of wooden planks / thatched leaves and / or grass/ hay of any kind / bamboo/ plastic cloth/ asphalt cloth/ canvas/ tarpaulin and the like.

## FLOATER COVER DETAILS

SR NO.	PINCODE	STATE	CITY	AREA	ADDRESS LINE1	ADDRESS LINE2
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