



TATA AIG GENERAL INSURANCE COMPANY LTD.

CELLULAR NETWORK POLICY

TATA AIG General Insurance Company Ltd. (herein called the Company/Insurer) and the Insured named in the Schedule agree that,

This Policy the Schedule (including any Schedule issued in substitution) and any Memoranda shall be considered one document and any word or expression to which a specific meaning has been attached shall bear such meaning wherever it appears.

The Proposal or any information supplied by the Insured shall be incorporated in the contract.

The Company will provide the insurance described in this Policy subject to the terms and Conditions for the Period of Insurance shown in the Schedule and any subsequent period for which the Insured shall pay and the Company shall agree to accept the premium.

Provided that this Policy shall not be in force unless it has been initialed by an authorised official of the Company.

Place:

Signature

Date:

TATA AIG General Insurance Company Ltd.

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K.Marg, Lower Parel, Mumbai - 400013

24X7 Toll Free No: 1800 266 7780 Fax: 022 6693 8170 Email: customersupport@tata-aig.com

Website: www.tataaiginsurance.com IRDA of India Registration No: 108

PID NO - 10021 CIN: U85110MH2000PLC128425



TATA AIG GENERAL INSURANCE COMPANY LTD.

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SECTION VI DEFINITIONS

SECTION I MATERIAL AND PHYSICAL DAMAGE

ARTICLE I INSURED ITEMS

All equipment as itemised in this Schedule is covered under the insurance contract as soon as it is ready for operation after a trial run and has been installed at the Insured Location in the policy to take up its intended operation

Cover is still provided for the portable Insured Items if they are moved or transported within the Insured Location.

Cover for the equipment undergoing storage, erection until completion of a trial run is provided upto a sum of Rs.10 million at any one location declared by the insured, prior to arrival of first consignment and on payment of premium at the rate agreed between the insured & the Company.

ARTICLE 2 INSURED LOCATION

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- a. Comprehensive cover is provided within the Insured Location as specified.
- b. Cover is also provided for the Insured Item(s) if moved or transported within the specified Insured Location.

ARTICLE 3 INSURED LOSSES/ ALL RISK COVER

Unless hereinafter excluded any physical loss will be covered under the policy if:

- a. an item insured under the policy is either damaged or destroyed due to an unforeseen event so that it is no longer able to carry out its intended function, or if
- b. the Insured Item has been lost due to theft, burglary or robbery.

ALL RISK COVER:

Cover is provided for all physical losses, which have not been expressly excluded for example for losses caused by

Fire:

- fires (with and without blaze), through all kinds of explosions, implosions, a direct stroke of lightning, [Forest Fire](#).
- crash of a manned/unmanned flying object as well as through extinguishing, demolishing, clearing or any damage caused during these events

Human beings:

- negligence, untrained or improper handling, operational errors
- intentional damage by third parties, malicious intent
- strike, lock-out, riot, strike, civil [commotion or](#) aggression, due to Political, social, ideological [or religious motivation](#).
- theft, burglary, robbery

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Water:

tap water, tide water, flooding, backwater, ground [water](#), steam, frost, drifting ice, water and other of liquid dampness and corrosion due to an insured peril.

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Natural Phenomena/ Acts of God:

- Earthquake, volcanic eruption, seaquake or tsunami, hurricanes, Typhoons, cyclones, tornadoes
- Storm, wind storm tide, hail, avalanche, rock slide, Acts of God

Technology:

- errors in construction, material defects, manufacturing discrepancies, under voltage, over voltage, induction, damage through indirect lightning.

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ARTICLE 4 INSURED EXPENSES/ BASIS OF INDEMNITY

In the event of a loss or damage covered under this policy, the Insurers shall indemnify the Insured either by payment in cash for the expenses necessary to repair or replace the items damaged or lost (compensation in cash)

Or

by repair or replacement of the lost, damaged or stolen item (replacement in kind) replaced parts (salvage material) shall become the property of the Insurer.

Provided the indemnification amount shall not exceed the Sum Insured specified in the Schedule.

4.1 Indemnification payment:

- 4.1.1 In case of replacement (total loss): cost of purchase and installation of an identical item, or an item of similar kind and quality
- 4.1.2 In case of repair (partial loss): cost necessarily incurred for material and labour in order to repair the damaged item.
In the event of repair cost equal or exceed the replacement cost of an identical item, or an item of similar kind and quality then settlement shall be made on the basis provided for in 4.1.1 above.
- 4.1.3 In case repair is not possible or the Insured Item is not replaced, costs which would have been incurred to repair or replace damaged items but not higher than the Actual Cash Value (market value) of the Insured Item immediately prior to the loss.

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Necessarily repair or replacement costs also cover overtime, nightshift, work on Sundays and holidays, express freight, airfreight and travel expenses for service engineers and consultant engineers within the country. If spare parts out of series

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production are no longer available (obsolete items), indemnification shall be made on the basis of the Actual Cash Value (Market Value).

4.2 Determining the payment of indemnification:

The indemnification payment is calculated by subtracting the deductible, the salvage value of the damaged items and of parts, which can be reduced from the indemnification sum. If a number of Insured Items have been affected by one and the same loss event, only the highest deductible will be subtracted.

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If, at the time of loss of, or damage to, any item insured under the policy, it is established that the Sum Insured is less than the amount required to be insured, then the amount recoverable by the Insured under the policy shall be deducted by such proportion as the Sum Insured bears to the amount to be insured.

ARTICLE 5 EXCLUSIONS

5.1 Items excluded

A. Parts and materials which are prone to heavy wear and tear and repeated or periodic exchange due to their specific function and composition are not covered by this insurance.

In particular these are auxiliary materials, exchangeable tools, exchangeable Data Media, tapes, belts, daisy wheels, lamps etc.

Tubes (e.g. X-ray and laser tubes, not however cathode ray tubes in EDP-peripherals, encapsulated disk drives and intermediate image carriers, e.g. selenium drums, are only covered against fire, water and burglary if no agreement has been made to the contrary.

5.2 Loss or damage excluded

The Insurers shall not be liable for loss or damage, directly or indirectly caused by, or contributed to, or arising from:

a. wear and tear, abrasion and ageing of any part of the Insured Item naturally resulting from ordinary use, or working, or gradual deterioration, i.e. loss or damage or malfunctioning of an adjacent part to the Insured item is affected by such loss or damage, the Insurer shall indemnify according to the Terms of this Policy.

b. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, or malicious persons acting on behalf of, or in connection with, confiscation, commandeering,

Deleted: **B.** Items Stored/Installed/Kept in open¶ However, loss or damage to these items Stored/Installed/Kept in open are covered against specific perils.¶

¶ Specific peril shall mean Fire, lightning, explosion, impact of aircraft or other aerial devices or articles dropped there from, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons (Other than thieves), the natural hazards of storm, earthquake, flood.

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requisition or destruction of the damage to property by order of the government, de jure or de facto, or by any public authority.

- c. nuclear reaction, nuclear radiation or radioactive contamination.
- d. willful act or gross negligence on the part of the Insured or one of his representatives.
- e. consequential loss of any kind or description whatsoever.
- f. events for which a third party as supplier (manufacturer or retailer), carrier forwarding agent or contractor is liable.
- f. Consequential loss of any kind or description whatsoever.
- g. events for which a third party as supplier (manufacturer or retailer), carrier forwarding agent or contractor is liable.
- h. Rust, extremes or change in temperature, dryness wet or dry rot fungus, shrinkage, evaporation, loss of weight, pollution, contamination, change of colour, flavor, texture or finish, action of light, vermin insects, marring or scratching, unless such damage is caused directly by damage to the property insured or to premises containing such property caused by a defined peril
- i Loss or damage to the property insured undergoing erection or testing or trial run unless it has been agreed specifically

5.3 Costs excluded

The Insurers shall not pay compensation for additional costs due to any alteration or improvement to the Insured Item in connection with loss or damage, covered under the Conditions of the Policy. The same applies to provisional repairs, if the provisional repair and final repair costs together exceed costs for the final repair alone.

ARTICLE 6 SUM INSURED – UNDER INSURANCE

6.1 Sum Insured

It is a requirement of this insurance that the sums insured shall be equal to the cost of replacement of the insured equipment by new equipment of the same specifications and same capacity including all freight costs to site, erection costs and customs duties and other dues.

Deleted: corrosion, rust, extremes or change in temperature , dampness dryness wet or dry rot fungus, shrinkage , evaporation ,loss of weight ,pollution ,contamination , change of colour , flavour ,texture or finish , action of light , vermin insects , marring or scratching.¶
Unless such damage is caused directly by damage to the property insured or to premises containing such property caused by a defined peril¶
¶
Defined peril shall mean:¶
Fire, lightning, explosion, impact of aircraft or other aerial devices or articles dropped there from, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons (Other than thieves), escape of water from any tank, apparatus or pipe or impact by any road vehicle or animal; the natural hazards of storm, earthquake, flood.

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6.2 Under Insurance

If in the event of loss or damage, it is found that the sum insured is less than the amount required to be insured, then the amount recoverable by the Insured under this Policy shall be reduced in such proportion as the sum insured bears to the amount required to be insured. This condition applies separately to every object and item.

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ARTICLE 7 DEBRIS REMOVAL

In addition to the Sums Insured stated in the Schedule, the Insurers will pay for costs necessarily and reasonably incurred with the consent of the Insurers in the removal of property consequent upon physical loss or damage insured under this policy provided that the liability of the Insurers under this extension shall not exceed 5% of the Sums Insured under this policy.

ARTICLE 8 CAPITAL ADDITIONS

The Insurers shall deem this insurance to include additional property of the type described in Article 1 of the section from the time of completion of installation and testing at any of the Insured's premises within the territorial limits of this policy.

PROVIDED THAT:

- The liability of the Insurers shall not exceed 3% of the Sums Insured under this policy, subject to the maximum of 10 Crores.
- The property is in satisfactory working order and free from material defects in so far as the Insured are aware.
- The Insured shall declare not later than 15 days from such capital additions on a new replacement value of such additional property and shall agree to pay such additional premium(s) as the Insurers may require with in the 20 days of raising a demand for the same by the insurers.
- Immediately specific insurance is effected on such additional machinery cover by this article shall be fully reinstated.

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DEDUCTIBLES:

RS 50,000/- in case of each and every claim

SECTION II DATA MEDIA COVER

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ARTICLE 1 INSURED ITEMS

All 'Data Media' and 'Data' throughout the respective Insured company premises and the back up center as itemised in the Insurance Schedule will be covered as hereafter provided Backup data files and data media for external storage are also insured, to and from the company premises, to the backup storage facilities.

ARTILCE 2 INSURED LOCATION

- a. Throughout the Insured's premises;
- b. Throughout other external places of operation, if the respective company has been authorized by the insured to process the insured data;
- c. Throughout the external backup storage facilities;
- d. During data transmission.
Backup data files are also insured during transportation between company premises and backup storage facilities.

ARTICLE 3 INSURED LOSSES

Losses are covered if:

- a. Data media insured under the Policy has either been damaged or destroyed due to an unforeseen circumstance, so that it is neither machine-readable, nor able to store data; or if
- b. Data media insured under the Policy has been lost due to theft, burglary or robbery; or if distortion, corruption, manipulation, erasure or loss of data has occurred due to:
- c. Willful damage by third parties, sabotage, malicious intent ;
- d. Electrostatic buildup, electromagnetic disturbances:
- e. Natural disasters, the consequences of lightning:
- f. Malfunction, failure or damage to
 - The EDP system, in particular to the data media
 - The supply systems or
 - To peripherals and data lines used for data transmission.

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ARTICLE 4 COSTS INSURED/ BASIS OF INDEMNITY

The Insurers will reimburse for the costs necessarily incurred when replacing standard software and data carrying material and recreating data damaged by an insurable Loss under the Conditions of the Policy. The term 'recreation of data' denotes data input from backup media, at most manual input from original documents.

The Insurers shall indemnify the sum as above less the deductible agreed in the Schedule.

If Data has not been recreated twelve months after the loss, the Insurers will only reimburse for the costs of replacing Data Media.

In the case of loss or damage caused in accordance with Article 3 c) indemnification will, after subtraction of the deductible for each loss event be limited either by the Sum Insured agreed in the Insurance Contract, or by the amount of Rs.25,000,000, whichever is less.

ARTICLE 5 EXCLUSIONS

5.1 Items excluded:

The following items are not covered:

- a. Data media which cannot be exchanged by the user (e.g. fixed disk packs, semi-conductor memories, magnetic bubble memories);
- b. Data stored in the CPU's main memory, as well as program data not mentioned in the Definitions;
- c. Data from programs not yet released or not ready for use and data from illicit programs (pirate copies)

5.2 Loss or damage excluded:

The Insurers shall not be liable for loss or damage to data media or data, directly or indirectly caused by, or contributed to; or arising from loss or damage excluded under Article 5.2 of the Material Damage Cover section **or:**

- a. Malfunction of, or damage to, disk drives, which are covered under an existing comprehensive Maintenance Agreement under the same.

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- b. Improper handling (e.g. wrong application of data media, incorrect input command.)
- c. Failure in power supply, over/under voltage.

5.3 Costs excluded:

No indemnity will be paid:

- a. For insured data which has been altered or in any way improved after a loss event;
- b. For the removal of program errors;
- c. For correcting data manually entered;
- d. For additional costs incurred agree because insured data or programs have been safeguarded by copy-protection and/or access control software or similar procedures have been applied (e.g. dongles, encryption);
- e. For costs incurred after the Insured either allowed the use of data or programs not covered under the Policy, or used the same himself (refer to Article 5.1.c);
- f. For loss or damage which was reported to the Insurer later than six months after termination of the policy period.

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ARTICLE 6 INSURED'S OBLIGATIONS

In order to satisfy loss prevention requirements, the Insured must ensure that:

- a. Standard data backup procedures are carried out (at least once a week; security data media must be stored in a locked container. E.g. steel cupboard, preferably in a special data security safe);
- b. The manufacturer's stipulations and recommendations concerning maintenance and overall care of EDP equipment and data media are observed.
- c. The employees at the Insured's company have given their written consent to use all EDP equipment solely for business purposes and will only make use of data and programs where the Insured holds valid authorisation rights.

The Insurer on his part will be exempt from any obligation to indemnify the Insured should loss or damage have been caused by any infringement of the above obligations.

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ARTICLE 7 SUM INSURED – UNDER INSURANCE

- 6.1 In agreement with the Insured, the Sum Insured will be fixed on a “First-Loss” basis. The calculation of the Sum Insured is based on the New Replacement Value of data media, plus costs necessary data contained thereon.
- 6.2 Under insurance does not apply.

ARTILCE 8 INCOMPATIBILITY OF COMPUTER RECORDS

The Indemnity provided by this section extends to include the following costs/ expenses incurred by the Insured:

- a. modification of computer equipment
 - or
 - b. replacement of computer records and/or other media or storage devices or programs together with the reinstatement of information thereon
- } whichever is less

to achieve compatibility in the event that loss or damage to computer equipment indemnified by this Policy has resulted in undamaged computer records being incompatible with the replacement computer equipment. In case the upgraded version is available at a price lower than the insured value, the cost of upgraded version will be paid notwithstanding the depreciation/obsolescence of the old equipment.

SECTION III BUSINESS INTERRUPTION/ LOSS OF PROFIT COVER (BI/LOP)

ARTICLE 1 OBJECT OF INSURANCE

The object of insurance under BI/LOP cover is the amount of Gross profit (net turnover less costs dependent upon turnover) the Insured LOSSES due to physical damage to an Insured Item causing downtime of the equipment.

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ARTICLE 2 SUM INSURED, UNDER INSURANCE

2.1 Sum Insured

The Sum Insured in respect of Business Interruption stated in the Schedule of this Policy shall be the Gross profit of the Business Insured.

The Gross profit is the amount by which the Turnover exceeds the amount of Variable Costs.

The Turnover is the amount of money paid or payable to the Insured for goods, products or services sold, delivered or rendered in the course of the Insured Business.

The Variable Costs are those costs, which vary directly with the Turnover.

The Annual Turnover is the Turnover during twelve months immediately before the date of the Incident.

The Standard Turnover is the Turnover during that period in twelve months immediately before the date of the Incident, which corresponds with the Indemnity Period. In case of new units, the turnover/gross profits will be taken as per the business plans of the company applicable for the year.

The Rate of Gross Profit is the portion of Gross Profit earned on the Turnover during the financial year immediately before the date of the Incident.

2.2 Under Insurance

If in the event of loss or damage it is found that the Sum Insured by this item is less than the sum produced by applying the Rate of Gross profit to the Annual Turnover (or to a proportionately increased multiple thereof where the Maximum Indemnity Period differs from twelve months, and there is no decreased multiple thereof where the Maximum Indemnity Period is less than twelve months), the amount payable be proportionately reduced.

ARTICLE 3 INDEMNIFICATION PAYMENT/INDEMNITY PERIOD

3.1 INDEMNIFICATION PAYMENT

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The cover provided under this Section shall be limited to loss of Gross Profit due to (a) Reduction in Turnover and (b) Increase in Cost of Working and the amount payable as indemnity there under shall be:

- (a) in respect of Reduction in Turnover: the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period shall fall short of the Standard Turnover in consequence of the Incident; and
- (b) in respect of increase in Cost of Working: the additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in turnover which, without such expenditure, would have taken place during the Indemnity Period in consequence of the Incident, but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided.

less any sum saved during the Indemnity Period in respect of such charges and expenses of the Business Insured payable out of Gross Profit as may increase or be reduced in consequence of the Incident.

The Indemnity Period is the period beginning with the occurrence of the Incident and ending not later than the Maximum Indemnity Period Limit, during which the results of the Business Insured shall be affected in consequence thereof.

The Indemnity is reduced in the same proportion as the Time Excess bears to the Indemnity Period.

The Time Excess runs from the occurrence of the Incident and the Time excess applicable is 72 hours (3 days).

3.2 INDEMNITY PERIOD

The indemnity period runs at three months. The period of liability begins when physical damage actually leads to business interruption at the Insured's premises. Liability is terminated after business interruption has ended, at the latest at the end of the indemnity period stipulated as above.

However, the indemnity period for loss of profit caused to actual physical damage to Insured Items by strike, riot & civil commotion & terrorism is for TWENTY DAYS only.

For the Rate of Gross profit, Annual Turnover and Standard Turnover, such adjustments shall be made as may be necessary to provide for the trend of the business and for variations in or other circumstances affecting the business either before or after the Incident which would have affected the business had the Incident not occurred, so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which, but for the Incident, would have been obtained during the relative period after the Incident.

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ARTICLE 4 EXCLUSIONS

The Insurers shall not be liable for loss of profit, directly or indirectly caused or contributed to, or arising from, loss or damage except under SECTION I (Material Damage Cover).

Similarly, all loss of profit caused by, or further aggravated by any of the following circumstances is also not covered under the terms & conditions of the LOP-Policy:

- a. re constructional or operational restrictions imposed by any public authorities.
- b. non-availability of spare parts out of series production (obsolete items)
- c. lack of capital for reconstruction or replacement of damaged items.
- d. Total destruction or damage to component parts of insured equipment, or of material which are not covered under Material Damage Policy.
- e. Damage to, destruction or loss of data media, data or programs.
- f. Improvement or overhauling of Insured Items during service and repair operations, or through replacement of the same.

ARTICLE 5 PREMIUM REIMBURSEMENT

The Insurer will reimburse the Insured for the excess premium paid covering the insurance year just expired:

- If the agreed Sum Insured turns out to be higher than the actual profits earned and if the Insured reports the same to the Insurer within sixty days after expiry of the insurance year.
- The premium to be reimbursed should not be greater than one half of the paid premium for the insurance year under review.

DEFINITIONS

Physical Loss (LOP Policy)

A Physical loss under the conditions of an LOP policy has occurred if the loss is covered under the MDC (Material Damage Cover), Section I of the Policy.

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SECTION IV GENERAL CONDITIONS - FOR ALL SECTIONS

ARTICLE 1 INCEPTION AND TERMINATION OF THE INSURANCE POLICY

The Policy term will commence as soon as the premium agreed upon has been paid in full or given by a [bank guarantee for an equivalent amount from a scheduled bank](#). The Policy term is twelve months (one insurance year) if no agreements to the contrary have been made.

Cover through the policy will be automatically terminated if:

- a. the risk no longer exists (i.e. Insured Item has been scrapped lost or has disappeared;
- b. the Insured Item has been transferred over to third parties by way of sale or as a gift;
- c. the business of the Insured has been wound up or carried on by a liquidator or receiver or permanently disconnected;

ARTICLE 3 SUBROGATION

The Insured shall, at the expense of the Insurers, do and permit to be done, all such acts and things as may be necessary or reasonably required by the Insurer for the purpose of enforcing any rights and remedies, or of obtaining relief or indemnity other than those insured under the Policy to which the Insurers shall be or would become entitled upon their paying for, or making good, any loss or damage under this Policy whether such acts and things shall be or become necessary or required before, or after, the Insured's indemnification by the Insurers. The Insurers will provide the Insured with their full support when enforcing the claims against third parties.

ARTICLE 4 OBLIGATIONS OF THE INSURED

4.1 Obligation upon application for insurance

Before the Policy has been signed the Insured [will agree](#) to give to the Insurers full and detailed account of all risks influencing circumstances. Risk circumstances are deemed to

Deleted: notice of cancellation has been given (refer to Article 2)

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ARTICLE 2 CANCELLATION OF THE INSURANCE POLICY ¶

¶ The Insurers may cancel the insurance under this Policy by giving at least 30 days written notice to the Insured at his last known address. In such event, the pro-rata portion of the premium for the unexpired period of insurance shall be returned to the Insured.

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be risk-influencing if they might influence the Insurers in their decision whether to accept the risk at all, or to accept the risk based on special agreements.

4.2 Obligation during the term of the Policy

The Insured is bound:

- to take at his own expense all reasonable precautions to prevent loss or damage to comply with the statutory requirements and manufacturers recommendations regarding safeguarding and operation of Insured Items and to maintain Insured items in good condition;
- to inform the Insurers in writing of all alterations regarding the Insured Items, such as in their application, their characteristics their place of erection or other risk aggravating circumstances;
- to allow the Insurers company representatives access to the Insured Items at all reasonable times with a prior advance written intimation of at least 48 hours.

Deleted: When in doubt, those risk circumstances where the Insurers expressly require information in writing are regarded as being risk-influencing. As far as the legal consequences are concerned it is not important whether the Insured has culpably provided false or incomplete information.

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4.3 Obligations after a loss

After loss or damage has occurred which will, or is likely to give rise to a claim under the Conditions of the Policy, the Insured is bound:

- To give his full support when investigating both the cause and circumstances accompanying the loss or damage, to support the necessary inquiries into the loss or damage and not to make any alterations to the damaged items, which might hinder or make impossible the investigation of the cause of loss or damage;
- To provide the Insurer with full information together with all documents needed in order to assess the extent of damage to determine the expenses incurred.
- To notify the Insurers or nearest representative within 24 hours after the damage has become known, either by telephone, telegram/telex or registered letter. If the loss was reported verbally, notification must be repeated in writing within one week;

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- To inform the Insurers at his own expenses without delay of both the cause and extent of the loss or damage, providing all proof information and such other evidence with respect to the claim as Insurers may reasonably require;
- In case of theft or burglary, or attempted theft or burglary, to make an immediate notification to the relevant authorities (police report);
- To do, or concur in doing, or permit to be done, all reasonable steps within his power to minimise the extent of loss or damage, or minimise the costs incurred;
- To preserve all damaged parts;

The reinstatement of damaged items by the Insured shall only take place after the insured has given an intimation of the loss and has got a preliminary survey done. The preliminary survey shall be carried out by the insurer within 24 hours of receipt of intimation of claim, Failure of Insurer in arranging a preliminary survey within 24 hours from reporting the loss to the insurer, the items may be reinstated by the Insured without the insurer's agreement, under which the insured shall be at the liberty to get the survey done from any approved surveyor on the panel of the insured or GIC and its subsidiaries and get the items reinstated at insurer's cost & expense.

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The due observance and fulfillment of the obligations set forth in this Article shall be precedent to any liability of the Insurers to make any payment under the Policy.

ARTICLE 5 OBLIGATIONS OF THE INSURER

CLAIMS SETTLEMENT:

The insurer undertakes to immediately release 70% of the claim amount on completion of preliminary survey & establishment of liability under the policy.

ARTICLE 6 NOTICES

All statements and notifications on the part of the Insurers or Insured must be made in writing in order to be legally binding.

Each and every statement made by any one of the parties to the agreement is effective as of the date as postmarked.

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ARTICLE 7 MISDESCRIPTION

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The Policy shall be null and void in the event of misrepresentation, misdescription or non-disclosure in any material particular.

ARTICLE 8. AUTOMATIC REINSTATEMENT

Unless otherwise stated herein, in the event of loss or damage occurring under this Policy and in the absence of written notice by the Insured to the contrary, the amount of indemnity absorbed by such loss or damage is to be automatically reinstated as and from the date of the loss or damage. The Insured undertakes to pay such appropriate additional premium as may be required for such reinstatement from the date.

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ARTICLE 9. MEASURES TAKEN IN AVOIDING IMPENDING DAMAGE

The insurance under this Policy shall, subject to the Sums Insured not be exceeded, extend to include costs incurred by the Insured in taking reasonable measures to avoid or mitigate impending loss or damage subsequent to a loss.

Provided that:

- a) the impending loss or damage does not stem from any foreseeable cause and that loss or damage would be the natural outcome in the absence of such measures;
- b) the Insurers are satisfied that loss or damage has been avoided or reduced in consequence of the measures taken

Article 10 Pre acceptance inspection for property covered under Erection & testing

The property arrived at the site of erection is covered, only after inspection by an independent agency certifying that the material/goods arrived at the site is in sound condition and free from any defects, on payment of extra premium mutually agreed between the insured and the Company.

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SECTION – V PUBLIC LIABILITY INSURANCE

*Please read this Policy carefully and see that it meets your requirements.
This is a "Claims Made" Policy, which means it, covers only claims notified during the Period of Insurance. The Limit of Indemnity applies to all damages and costs and expenses, including those incurred both by the Insured and the Company.*

TATA AIG General Insurance Company Limited (hereinafter called the Company) and the Insured agree that

This Policy the Schedule (including any Schedule issued in substitution) and any Clauses thereon shall be considered one document and any word or expression to which a specific

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meaning has been attached in any of them shall bear such meaning wherever it appears throughout

The Proposal or any information supplied by the Insured shall be incorporated in and be the basis of the contract.

The Company will provide the insurance subject to the terms and Conditions of this Policy, during the Period of Insurance shown in the Schedule and any subsequent period for which the Company has agreed to accept and the Insured has paid the premium.

The following shall be conditions precedent to any liability of the Company

- a) Observance of the terms of this Policy relating to anything to be done or complied with by the Insured
- b) The truth of the Proposal

SECTION – VI - Definitions

For the purposes of this Policy

1. Business as mentioned in the Schedule .
2. Damage shall mean physical loss or damage.
3. Employee shall mean any
 - a) person under a contract of service or apprenticeship with the Insured
 - b) person hired to or borrowed by the Insured
 - c) self-employed person
 - d) person employed by sub-contractors labour onlywhile working for the Insured in connection with the Business.
4. Geographical Limits shall mean
 - a) India
5. Injury shall mean bodily injury disease or illness including death resulting there from but not including
 - a) libel, slander, false arrest, wrongful conviction, wrongful detention, mental anguish injury or shock

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b) infringement of plans, copyright, patent, trade name, trademark, registered design

6. Loss shall mean

a) damages, claimant's costs and expenses for which the Insured is liable at law and

b) other costs and expenses incurred either by the Company or by or on behalf of the Insured with the Company's written consent.

7. Pollutants shall mean any solid liquid gaseous or thermal irritant or contaminant including but not limited to smoke, vapour, soot, fumes, acids, alkalis, bacteria chemicals, sewage and waste. Waste shall include materials to be recycled reconditioned or reclaimed.

8. The terms "Product" and/or "Works" shall whenever used herein

(i) be deemed to mean any property after it has left the custody or control of the Insured which has been designed specified formulated manufactured constructed installed sold supplied distributed treated services altered or repaired by or on behalf of the Insured

(ii) be deemed to include any design, plan, specification, formula, labeling, packing, instructions for use, or similar only insofar as provided in connection with or incorporated in any product supplied by or behalf of the Insured or in connection with any works performed by or on behalf of the Insured and shall not include any other Product or Works than that described in (8) (i) (above).

9. Proposal shall mean any signed proposal form and declaration and any information supplied by or on behalf of the Insured in addition thereto or in substitution therefor.

10. Deductible shall mean the total amount payable by the Insured or any other person entitled to indemnity before the Company shall be liable to make any payment in respect of Damage to Property arising out of any one claim or series of claims consequent on or attributable to one source or original cause

If any payment made by the Company shall include the amount for which the Insured or any other person entitled to indemnity is responsible such amount shall be repaid to the Company forthwith.

11. Property shall mean material property

12. Claims Series shall mean all claims of a series (whether arising in one Period of insurance or not) consequent on or attributable to one source or original cause

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Provided that where injury or Damage occurs from continuous or continual inhalation ingestion or application of any substance and the Insured and Company cannot agree when the Injury or Damage occurred

- a) Injury shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of such injury
- b) Damage shall be deemed to have occurred when it first became evident to the claimant even if the cause remained unknown.

General Policy Extensions

1. Extension of Period of Insurance

If the Company refuses to invite renewal of this Policy for reasons other than non-compliance with the terms of this Policy the Period of Insurance due to expire upon the Renewal Date shall be extended for an uninterrupted period of 180 days in respect of claims arising out of any event or circumstance reasonably expected to give rise to claims which was notified to the Company in writing by the Insured under this Policy at any time prior to the commencement date for this Extension

Provided that this Extension shall not apply in respect of

- a) any claims or Loss indemnifiable under any subsequent insurance arranged by the Insured
- b) claims excluded by General Policy Exception 12.

2. Indemnity to Others

The following shall be indemnified subject to the Limit of Indemnity in this Policy as if a separate policy had been issued to each

1. the personal representatives of the Insured in respect of liability incurred by the Insured
2. if the Insured so requests
 - a) any principal for whom the Insured is carrying out work in connection with the Business

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- b) any director or Employee of the Insured in respect of liability for which the Insured would have been entitled to indemnity under this Policy if the claim had been made against the Insured
- c) the officers committees and members of the Insured's canteen social sports and welfare organisations and first aid fire and ambulance services in their respective capacities as such but this shall not include medical or dental practitioners in relation to medical services provided

each of whom shall as though the Insured be subject to the terms, Exceptions and Conditions of this Policy so far as they can apply

Coverage - public Liability

Insurance

The Company will indemnify the Insured against Loss arising out of any claim or notification of circumstance which is alleged to have or has caused Loss first made against the Insured during any Period of insurance and notified to the Company during or within 30 days after the expiry of the same Period of Insurance in respect of

- a) accidental Injury to persons
- b) accidental Damage to Property

happening within the Geographical Limits in connection with the Business of the Insured.

Extension

If the Insured comprises more than one party the Company will provide indemnity to each in the same manner and to the same extent as if a separate Policy has been issued to each

Provided that the total amount payable in respect of damages shall not exceed the Any One Claim Limit of Indemnity for this Section.

Limit of Indemnity

Irrespective of the number of parties entitled to indemnity under this Policy the total amount payable by the Company under this Policy for Loss shall not exceed the Limit of Indemnity shown on the Schedule

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Exceptions

The Company shall not provide indemnity in respect of

1. Injury or Damage caused by or arising in connection with the ownership possession or use by or on behalf of the Insured or any other person entitled to indemnity of any
 - a) mechanically propelled vehicles except legal liability arising out of
 - (i) the use of plant as a tool of trade on site
 - (ii) the loading or unloading of any vehicle or trailer beyond the limits of any carriageway or thoroughfare
 - (iii) claims for damage to any bridge weighbridge road or anything caused by the weight of any motor vehicle or trailer or of the load carried therein
 - (iv) use of plant at the premises of the Insured
 - (v) any motor vehicle temporarily in the Insured's custody or control for the purpose of parking.
 - (vi) except that the Company shall not provide indemnity where cover is provided under any motor insurance contract or where insurance or security as required by law
 - b) aircraft or aerial or aero spatial devices
 - c) hovercraft or water-borne craft other than hand propelled craft in territorial or inland waters.
2. Damage to
 - a) any structure or land due or alleged to be due to vibration or to the withdrawal or weakening of support
 - b) Property owned leased rented or occupied by the Insured
 - c) Property held in trust by or in the custody or control of the Insured other than premises at which the Insured is undertaking work in connection with the Business
 - d) that part of any Property worked upon by the Insured or any person acting on behalf of the Insured which arises out of such work.

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3. liability caused by or arising from any Products after they cease to be in the custody or under the control of the Insured or any Employee other than food or drink for consumption on the Insured's premises.
4. liability arising out of transportation of materials and/or hazardous/dangerous substances outside Insured's premises unless specifically covered
5. liability arising out of deliberate, willful or intentional non-compliance of any statutory provision.
6. liability arising out of the deliberate, conscious or intentional disregard of the Insured's technical or administrative management of the need to take all reasonable steps to prevent claims.

General Policy Exceptions

The Company shall not provide indemnity in respect of

1. Claims arising out of liability assumed by the Insured under agreement unless such liability would have attached in the absence of such.
2. Injury to any Employee or any claim arising under any Worker's or Workmen's Compensation law.
3. Claims arising out of advice design formula or specification provided for a fee.
4. Claims arising out of breach of the duty owed in a professional capacity by the Insured.
5. Claims and Loss directly or indirectly caused by or arising from Pollutants.
6. Claims and Loss arising out of any obligation on the Insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralise or in any way respond to or assess the effects of Pollutants on structures, premises, sites or land currently or previously owned used by or under the control of the Insured where the obligation arises out of such ownership, occupancy, use or control by the Insured.
7. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
 - a) nuclear weapons material

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- b) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of the Exception combustion shall include any self-sustaining process of nuclear fission.
- 8. Any consequence of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power.
- 9. Statutory liability arising under the Public Liability Insurance Act 1991 and Public Liability Insurance Rules 1991.
- 10. The Deductible noted on the Schedule
- 11. a) fines or penalties
b) aggravated exemplary or punitive damages
c) loss ordered or awarded by a court of Criminal Jurisdiction
d) liquidated damages except to the extent that such damages would have been payable in the absence of any contract or agreement.
- 12. Claims and Loss arising out of Injury to Persons and Damage to Property happening before the Retroactive Date shown on the Schedule.
- 13. For the costs of remedying any defect or alleged defect in premises disposed of by the Insured.
- 14. Claims and Loss arising from pure financial loss.
- 15. For liabilities arising directly or indirectly due to
 - a. Mining, processing, transportation, distribution and/or storage of asbestos or
 - b. The manufacture of asbestos products and/or processing of material containing asbestos or
 - c. Any process of decontamination, treatment or control of asbestos.

This will only apply to Injury arising in consequence of the inhalation of asbestos fibre, and to damage to property, or loss of use property, due to the presence of asbestos

- 16. loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Exclusion an act of terrorism means an act, 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

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organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

This Exclusion also excludes loss, 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 proving the contrary shall be upon the Insured.

17. Liability caused by or arising from any product after they cease to be in the custody or under the control of the insured or any employee other than food or drink for consumption on the insured's premises.

General Policy Conditions

1. Duty of Care

The Insured shall take reasonable precautions to prevent Injury and Damage and to comply with all obligations and regulations set out in any legislation applicable or imposed by any authority and to maintain all buildings furnishings ways and works machinery and plant in sound condition. The Insured at his own expense shall cause any defect or danger to be made good or remedied as soon as possible after discovery and in the meantime shall cause such additional precautions to be taken as the circumstances may require.

2. Passenger Lifts, Boilers and Pressure Vessels

The Insured shall cause all passenger lifts boilers and pressure vessels for which the Insured has responsibility to be inspected at his own expense at least once per year by a suitably qualified engineer. Any recommendations regarding overhaul repair or maintenance made during or following such inspection shall be implemented as soon as practicable by the Insured.

3. Cancellation Provision

As per policy terms and conditions in Section 1 of this Policy.

1. Contribution

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If at the time of happening of any event resulting into a liability under this policy there be any other Public / Product liability insurance(s) effected by the Insured or any other person covering the same liability then the Company shall not be liable to pay or contribute more than its rateable proportion of such liability.

2. Disclaimer

If the Company disclaims liability to the Insured for any claim hereunder and such claim is not a subject matter of a suit in a court of law within 12 calendar months from the date of disclaimer then the claim shall for all purposes deemed to have been abandoned and shall not thereafter be recoverable.

3. Fraud

If any claim shall be in any manner fraudulent or supported by any statement or device whether by Insured or any person acting on his behalf or if the insurance has been proposed or continued in consequence of any material mis-statement or non-disclosure of material information then no claim shall be payable and all the benefits under this policy shall be forfeited.

4. Policy disputes clause

Any dispute concerning the interpretation of the terms, Conditions, limitations and/or Exceptions contained herein is understood and agreed by both the Insured and the Company to be subjected to Indian Law. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within India and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

Claims Conditions

1. Reporting of any Incident to the Company

When the Insured becomes aware of any event or circumstance, which may give rise to a claim [regardless of any Deductible] the Insured must notify the Company immediately in writing with full particulars.

The notification of any such event or circumstance does not constitute notice of a claim.

2. Claims Correspondence

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Every letter claim writ summons and process shall be forwarded to the Company on receipt. Written notice shall also be given to the Company immediately the Insured shall have knowledge of any prosecution or inquest in connection with any event for which there may be liability under this Policy.

3. Conduct of Claim

No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. The Insured shall give all such assistance as the Company may require.

4. Company's Option

In connection with any claim or series of claims made against the consequent on or attributable to one source or original cause the Company may at any time after the deduction of any Deductible pay to the Insured the Limit of Indemnity [after deduction of Loss amount already paid] or any less amount for which such claims can be settled and thereupon the Company shall relinquish the control of such claims and be under no further liability in connection therewith.

5. If at the time of any claim there is or but for the existence of this Policy there would be other insurance covering the same liability the indemnity provided by this Policy will not apply except in respect of any amount beyond that which would have been payable under such other insurance had this Policy not been effected.

SECTION V DEFINITIONS

ITEMS READY FOR OPERATION

Equipment can be regarded as being ready-for-operation as soon as normal working procedures can be of have been started if required, after an initial and successful test run. Provided the Insured Items have once been ready-for-operation they remain covered also during maintenance, feed run, overhaul or repair.

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Deleted: <#>Terrorism Exclusion ¶

¶ The Company shall not be liable for any loss of or damage to the any Personal Injury, Financial Loss or Damage to Property of whatsoever nature directly or indirectly caused by, resulting from or in connection with Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss of or damage to Personal Injury, Financial Loss or Damage to Property.¶
This also excludes loss of or damage to the any Personal Injury, Financial Loss or Damage to Property 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 Terrorism.

Deleted: <#>Electronic Data Exclusion. ¶

¶ The Company shall not be liable for:¶
<#>total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of Electronic Data,¶
<#>error in creating, amending, entering, deleting or using Electronic Data, or ¶
<#>total or partial inability or failure to receive, send, access or use Electronic Data for any time or at all¶
from any cause whatsoever, regardless of any other contributing cause or event whenever it may occur¶
Further, this exclusion does not apply in the event that a peril listed below (being a peril insured by Section 1 of this policy but for this exclusion) causes any of the matters described in paragraph (a) above¶
¶
Fire, Explosion, Lightning, Windstorm, Hail, Tornado, Cyclone, Hurricane, Earthquake, Volcano, Tsunami, Flood, Freezing, Weight of Snow, Impact by Aircraft or other aerial objects dropped there from, Impact by any Road Vehicle or Animal, Bursting Overflowing Discharging or Leaking of Water Tanks Apparatus or Pipes, or Theft of Electronic Data solely where such Theft is accompanied by Theft of the computer hardware, firmware, medium, microchip, integrated circuit or similar device containing such Electronic Data.¶
¶
Any terrorism exclusion in this policy or any endorsement thereto prevails over this exclusion.¶



TATA AIG GENERAL INSURANCE COMPANY LTD.

Data is machine-readable information, which is stored outside the Central processing unit.

- master and transaction data from data files and data bases
- system programs from operating systems
- standard programs out of series production
- user programs out of individual production

DATA MEDIA

Data media is storage media supplying machine-readable information and can only be covered if the user is able to exchange it (e.g. removable magnetic disk magnetic tape items)

PROGRAMS RELEASED AND READY FOR OPERATION

The development stage for these programs has been finalised. They have either passed all test-runs or have proved successful in daily operations.

REPRESENTATIVES

Representatives are the owner, the shareholders or other representatives chosen in accordance with legal prerogatives and authorized to represent the respective companies.

STRIKE, RIOT, CIVIL COMMOTION TERRORISM

The act of any person taking part together with others in any disturbance of the public peace (whether in connection with strike or lock-out or not) not being an occurrence,

The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of any such disturbance,

The willful act of any striker or locked-out worker performed in furtherance of a strike or in resistance to a lock-out,

The action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act,

An act of terrorism committed by a person or persons acting on behalf of or in connection with any organisation

The action of any lawfully constituted authority in suppressing or attempting to suppress any such act of terrorism or in minimizing the consequences thereof.

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24X7 Toll Free No: 1800 266 7780 Fax: 022 6693 8170 Email: customersupport@tata-aig.com

Website: www.tataaiginsurance.com IRDA of India Registration No: 108

PID NO - 10021 CIN: U85110MH2000PLC128425



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For the purpose of this clause “Terrorism” shall mean the use of violence for political ends and shall include any use of violence for the purpose of putting the public or any section of the public in fear.

UNFORESEEN CIRCUMSTANCES

Circumstances are termed as being unforeseen if the insured or one of his representatives were not able to foresee circumstances in time before the occurrence.

INSURED LOCATION

The term specifies the Insured rooms, buildings or company premises as itemised in the Policy Schedule

SUPPLY EQUIPMENT

This includes in particular, air conditioning units, generators providing independent power source (UPS- Uninterrupted power supply), power supply by units, frequency changers, as well as other units, which help to maintain electronics units operability.

COMPREHENSIVE MAINTENANCE CONTRACT

This type of contract ensures that a regular routine of checking equipment and replacing substandard parts to minimise the possibility of equipment failure (preventive maintenance) is carried out, as well as ensuring that any damage and functional disruptions which occur during normal operations is repaired or are replaced.

‘Electronic Data’

shall mean facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for such equipment

‘Terrorism’

shall mean an act, including but not of or in connection with any organisation(s) or government(s), which from its nature or context is done 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 for, or in connection with, 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.

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SECTION - Customer Grievance Redressal Procedure

The Company is committed to extend the best possible services to its customers. However, if **you** are not satisfied with **our** services and wish to lodge a complaint, please feel free to call **our** 24X7 Toll free number 1800-266-7780/022-66939500 (tolled) or **you** may email to the customer service desk at customersupport@tata-aig.com.

Nodal Officer

Please visit **our** website at www.tataaiginsurance.in to know the contact details of the nodal officer for **your** servicing branch.

After investigating the grievance internally and subsequent closure, **We** will send **Our** response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, **We** will inform **you** of the same through an interim reply.

Escalation Level 1

For lack of a response or if the resolution still does not meet **your** expectations, **you** can write to manager.customersupport@tata-aig.com. After investigating the matter internally and subsequent closure, **We** will send **Our** response within a period of 8 days from the date of receipt at this email id.

Escalation Level 2

For lack of a response or if the resolution still does not meet **your** expectations, **you** can write to the Head - Customer Services at head.customerservices@tata-aig.com. After examining the matter, **We** will send **you** our final response within a period of 7 days from the date of receipt of **your** complaint on this email id.

Within 30 days of lodging a complaint with **us**, if **you** do not get a satisfactory response from **us** and **you** wish to pursue other avenues for redressal of grievances, **you** may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.

Jurisdiction territory	Office of the Ombudsman
State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.	6th Floor, Jeevan Prakash Bldg, Tilak Marg, Relief Road, Ahmedabad - 380001. Tel : 079-25501201/02/05/06 Email: bimalokpal.ahmedabad@qbic.co.in

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TATA AIG GENERAL INSURANCE COMPANY LTD.

State of Karnataka.	24th Main Road, Jeevan Soudha Bldg, JP Nagar, 1st Phase, Bengaluru – 560 025. Tel.: 080-22222049/22222048 Fax: 080 - Email: bimalokpal.bengaluru@gbic.co.in
States of Madhya Pradesh and Chattisgarh.	2nd Floor, Janak Vihar Complex, 6, Malviya Nagar, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@gbic.co.in
State of Orissa.	62, Forest Park, BHUBANESHWAR-751 009. Tel.: 0674-2596455/2596003 Fax : 0674-2596429 Email : bimalokpal.bhubaneswar@gbic.co.in
States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.	SCO No.101-103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706468/2772101 Fax : 0172-2708274 Email : bimalokpal.chandigarh@gbic.co.in
State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).	Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.: 044 - 24336668 / 24335284 Fax : 044-24336664 Email : bimalokpal.chennai@gbic.co.in
States of Delhi.	2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI-110 002. Tel.: 011-23234057/23232037 Fax : 011-23230858 Email : bimalokpal.delhi@gbic.co.in
States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	"Jeevan Nivesh", 5th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax : 0361-2732937 Email : bimalokpal.guwahati@gbic.co.in
States of Andhra Pradesh, Telangana and Union Territory of Yanam and a part of the Union Territory of Pondicherry.	6-2-46, 1 st Floor, Moin Court, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040-23376599 Email : bimalokpal.hyderabad@gbic.co.in
State of Rajasthan	Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Road, Jaipur - 302 005. Tel.: 0141-2740363 Fax: 0141 - Email : bimalokpal.jaipur@gbic.co.in
State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry.	2nd Floor, CC 27/2603, Pulinat Bldg., M. G. Road, ERNAKULAM-682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email : bimalokpal.ernakulam@gbic.co.in

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WITH YOU ALWAYS

TATA AIG GENERAL INSURANCE COMPANY LTD.

States of West Bengal, Sikkim and Union Territories of Andaman and Nicobar Islands.	Hindustan Building. Annexe, 4 th Floor, C.R. Avenue, Kolkatta – 700 072. Tel.: 033 - 22124339 / 22124346 Fax : 033 - 22124341 Email : bimalokpal.kolkata@qbic.co.in
Districts of Uttar Pradesh : Laitpur, Jhasi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	Jeevan Bhawan, Phase-2,6 th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email : bimalokpal.lucknow@qbic.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	3 rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 022-26106960/26106552 Fax: 022 - 26106052 Email : bimalokpal.mumbai@qbic.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	3 rd Floor, Jeevan Darshan, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-32341320 Fax: 020 -2 Email : bimalokpal.pune@qbic.co.in
State of Bihar and Jharkhand.	1 st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel No: 0612-2680952 Email: bimalokpal.patna@qbic.co.in
State of Uttaranchal and the following Districts of Uttar Pradesh : Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghazaibad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur	Bhagwan Sahai Palace , 4 th Floor, Main Road, Naya Bans, Sector 15, G.B. Nagar, Noida. NOIDA – 201301 Tel: 0120-2514250/51/53 Email: bimalokpal.noida@qbic.co.in

This Policy is subject to IRDAI (Protection of Policyholder's Interests) Regulation, 2017.

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