

**BOILER AND PRESSURE PLANT INSURANCE
ADD-ON WORDINGS**

Note:- Unless otherwise mentioned against the respective clause, the policy is subject to clauses/ warranties as appearing in the policy schedule. The clauses applicable are part of the Policy and shall be taken into account for interpretation and determination of Insurer's liability under the Policy.

1. EXPRESS FREIGHT (UIN: IRDAN132CP0010V02200708/A0046V01202324)

Attached to and forming part of the Policy No. _____

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the insured having paid the agreed extra premium, this insurance shall be extended to cover extra charges for express freight (excluding air freight).

Provided always that such extra charges are incurred in connection with any loss of or damage to the insured items recoverable under the policy.

If the sum(s) insured of the demand item(s) is/are less than the amount(s) required to be insured the amount payable under this endorsement for such extra charges shall be reduced in the same proportion. Extra Premium Rs. _____

2. AIR FREIGHT (UIN: IRDAN132CP0010V02200708/A0047V01202324)

Attached to and forming part of the Policy No. _____

'It is hereby declared and agreed that the Policy shall also indemnify towards Air Freight incurred by the Insured in connection with the indemnifiable loss under the Policy.

In consideration thereof an additional premium of Rs. _____ is charged hereby.

Limit of indemnity shall be Rs. _____ during currency of the Policy.

Each and every claim shall be subject to a minimum Excess of 5 % of the admissible Air Freight incurred over and above the excess as applicable under the policy.

Subject otherwise to terms, conditions and exceptions of the Policy'.

3. OWNER'S SURROUNDING PROPERTY (UIN: IRDAN132CP0010V02200708/A0048V01202324)

Attached to and forming part of the Policy No. _____ In consideration of insured having paid extra premium amounting to Rs. _____ it is hereby agreed and declared, subject to otherwise terms and conditions of the Policy, that this insurance by within policy is extended to cover loss or damage to property located at or adjacent to the site and belongs to or held in care custody, control of the principal(s) or the contractor(s) if occurring directly due to damage of items mentioned in the schedule while at rest or in views for construction or erection during period of policy.

The Company pays to the insured the value of the damaged property at the time of accident or at its ----
reinstate or replace such damage property or any part thereof provided that –

The liability of the Company shall in no case exceed Rs._____ for any one accident or series of accidents arising
out of any one event and in the whole the total indemnity of Rs._____ during the currency of the Policy.

The insured shall bare the same excess as mentioned in the schedule of the policy.

In respect of loss or damage resulting to underground piping tunneling or underground cables and other
underground facilities, the indemnity will be restricted to actual repair cost, provided prior to commencement
of work, insured with the relevant authorities about the exact locations or positions of such cables, pipes or
other underground facilities. Cracks that neither impair the stability of the structure nor safety of its users are
not covered.

4. THIRD PARTY LIABILITY (UIN: IRDAN132CP0010V02200708/A0049V01202324)

Attached to and forming part of the Policy No._____ In consideration of the payment of the additional
premium of Rs.____ it is hereby agreed and declared that notwithstanding anything to the contrary stated in
this policy, the Company will indemnify the insured:

- a) Against legal liability for the accidental loss or damage caused to the property of other persons.
- b) Against legal liability (liability under contract excepted) for fatal or non-fatal injury to any persons other
than the insured or his own employees or employee of the owner of the works/site/premises/ location or
employees of the other firms/connected with any other work site/ premises/ location or members of the
family of the insured or any of the aforesaid.

EXCLUSIONS UNDER THE TPL EXTENSION –

The Company will not indemnify the insured, under this extension in respect of –

- a) The first amount of policy excess of each claim for any one occurrence related to property damage.
- b) Expenditure incurred in doing or redoing or making good or repairing or replacing anything covered or
coverable under the policy.
- c) Liability consequent upon –
 - i. bodily injury to or illness of employees/workmen/members of the families of the insured or of the
owners of the works/site/premises/ location or of any other firm/contractors connected with any
other work at the works/site/premises/location.
 - ii. loss of or damage or property belonging to or held in trust by or under custody of the owner of the
works/site/premises/location of any other firms/contractors or an employee/workmen/family
member of any of the aforesaid.
 - iii. any accident cost by vehicles licensed for general road or by waterborne vessels or used aircraft.
 - iv. any agreement by the insured to pay any sum by way of indemnity or otherwise unless such liability
would have attached also in the absence of such agreement.

CONDITIONS APPLYING TO TPL EXTENSION –

- a) No admission, offer, promise, payment of indemnity shall be made or given by or on behalf of the insured without written consent of the company who shall be entitled, if any so desire, to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute for their own benefit in the name of the insured any claim for indemnity or damage or otherwise and shall have full discretion in the conduct of any proceeding or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.
- b) The Company may, so far as any accident is concerned, pay to the insured the limit of indemnity for any one accident/for any one period, after deducting therefrom in such case of any sum/s already paid as compensation in respect thereof or any lesser sum for which the claim or claims arising such accident can be settled and the Company shall thereafter be under no further liability in respect of such accident under this section.

5. ADDITIONAL CUSTOMS DUTY (UIN: IRDAN132CP0010V02200708/A0050V01202324)

In consideration of the Insured having paid an additional premium of Rs. _____ it is hereby declared and agreed that the Insured shall also be indemnified during the currency of the policy, towards the additional Customs Duty, amount of Rs. ___ which may be incurred by the Insured over and above the Customs Duty amount taken into account in arriving at the Sum Insured the affected item.

Each and every claim payable under the extension shall be subject to an Excess of 5 % of the admissible Additional Customs Duty incurred and will be in addition to the Excess amount applicable for the affected item under the Policy.

The Indemnity for such Additional Customs Duty will stand reduced after occurrence of the claim unless reinstated by payment of an additional premium prescribed by the Company. Subject otherwise to the terms, conditions and exceptions of the Policy.

Note

- i. For computation of indemnity under the Additional Customs Duty extension, exchange rate applicable on date of occurrence shall be considered.
- ii. Under this only Sea Freight charge would be taken into account even though the replacement supplies had been air freighted and the policy has been endorsed for airfreight cover.
