

Dear Customers,

Considering the unprecedented situation arising out of COVID-19 resulting imposition of lockdown, some of the occupancies insured by us may be unoccupied. As per the condition of Standard Fire and Special Perils policy coverage for any risk which is unoccupied for more than 30 days ceases unless specific approval, for continuation of cover, is taken from the insurer.

In view of the above, if your premises is covered under our standard fire and special perils policy and it is unoccupied because of COVID imposed lockdown, we will continue the coverage till 3<sup>rd</sup> May-2020 subject to all risk management systems and security systems being in place.

For property policies other than Standard Fire and Special Perils Policy, we request you to intimate us the current status of the risk and seek approval to continue the cover beyond 30 days of risk being unoccupied.

It is to be noted that Business Interruption cover is not operative during the period of non-occupancy.

In case you have taken a project policy from us and the project work has ceases due to lockdown, please intimate us and seek approval for continuation of cover.

Thank you.