



DHFL GENERAL INSURANCE LIMITED

CONTRACTORS ALL RISK POLICY

'ADD ON' COVER'

Limited defective condition exclusion (DE 3) (UIN: IRDAN152A0038V01201718)

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 Insured having paid the agreed extra premium, This Policy excludes loss of or damage to and the cost necessary to replace repair or rectify.

- a) Property Insured which is in a defective condition due to a defect in design plan specification material or workmanship of such Property Insured or any part thereof.
- b) Property Insured lost or damaged to enable the replacement repair or rectifications of Property Insured excluded by (a) above.

Exclusion (a) above shall not apply to other Property Insured which is free of the defective condition but is damaged in consequence thereof.

For the purpose of the Policy and not merely this Exclusion the Property Insured shall not be regarded as lost or damaged solely by virtue of the existence of any defect in design plan specification materials or workmanship in the Property Insured or any part thereof.