



**redefining /**  
general insurance

**Bharti AXA General Insurance Company Limited**

**Add On wordings**

**Industrial All Risk – Add-on Covers for Fire Material Damage**

**BAGI\_IAR201603 : Property Testing & Commissioning Clause**

Policy is extended to include erected property/equipment commissioned during the policy period. The Insured shall give intimation on any such additions well in advance so that Inspection and Certification by an Independent Agency can be arranged by the Insurer as to completion of the take over/hand over protocol of the subject plant/equipment. Subject to satisfactory certification, the subject plant/equipment shall be included in the Operational Insurance without waiting for 100% Performance Testing. However this exclusion doesn't apply to on-going maintenance/schedule turnaround or minor revamp works.

