



**DHFL GENERAL INSURANCE LIMITED**

**CONTRACTORS ALL RISK POLICY**

'ADD ON' COVER'

**Cover of Extra Charges for Overtime, Night Work, Work on Public Holidays, Express Freight including Air Freight** (UIN: IRDAN152A0029V01201718)

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 premium" the Company shall indemnify the Insured, extra charges for Overtime, Night Work, Work on Public Holidays and Express freight (including 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 damaged 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.

Provided always that the amount payable shall not exceed -----% of loss amount per any one occurrence and that the indemnity in respect of Air Freight shall be subject to an additional excess of -----% of the Air Freight incurred per claim.