



RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED

UIN Number: **IRDAN 141A00014V01201718**

Name of Add –On: **Goods and Stocks undergoing any heating or drying process**

It is hereby agreed and declared that notwithstanding anything to the contrary in this policy or in any of its conditions the policy to include loss or damage to property insured by fire only occasioned by its undergoing any heating or drying process provided that loss or damage due to smoke, fumes, scorching, charring, chemical reaction, change of state or original composition or discoloration of property is excluded.