

**Kotak Mahindra General Insurance Company Ltd. (Formerly Kotak Mahindra General Insurance Ltd.)**  
**Registered Office:** 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400051. Maharashtra, India.

## **KOTAK ERECTION ALL RISKS INSURANCE ENDORSEMENTS/ADDITIONAL COVERS**

### **OWNERS SURROUNDING PROPERTY (EAR-21)**

Attached to and forming part of the Policy No. \_\_\_\_\_

It is hereby declared and agreed that the Insured having paid the additional premium (which is included in the Total premium set forth in the schedule), the Policy extends to cover loss of or damage to property located on or adjacent to the Project Site and belonging to or held in care, custody or control of the Principal(s) or the Contractor (s) shall only be covered if occurring directly due to the erection, construction or testing of the items Insured under Section I and happening during the period of cover. This cover does not apply to Construction / Erection Machinery, Plant and Equipment, Temporary Buildings and Temporary site installations.

Limit of indemnity shall be \_\_\_\_\_% of the Policy Sum Insured.

The Policy does not cover loss due to Fire, Lightning, Explosion and Aircraft damage unless specifically mentioned in schedule of policy

Subject otherwise to the terms, conditions and exceptions of the Policy and endorsements if any thereon.

UIN No. IRDAN152A0138V01201718

UIN No. IRDAN152A0137V01201718