

**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 CONTRACTOR'S ALL RISKS INSURANCE POLICY ENDORSEMENTS/ADDITIONAL COVERS**

### **DEFECTIVE PART EXCLUSION (DE 4) (CAR-39)**

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

This Policy excludes loss of or damage to and the cost necessary to replace, repair or rectify.

- (a) Any component part or individual item of the Property Insured which is defective in design plant specification materials or workmanship
- (b) Property Insured lost or damaged to enable the replacement repair or rectification of Property Insured excluded by (a) above.

Exclusion (a) above shall not apply to other parts or items of Property Insured which are free from defect but are 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.

UIN No. IRDAN152A0182V01201718