

**Bharti AXA General Insurance Company Limited**

**Add On Wording**

**Standard Fire and Special Perils Insurance Policy**

**BAGI\_SFSP201602: Floater Insurance – Unspecified Locations**

In Consideration of payment of additional premium it is hereby understood and agreed that the stocks insured under item No. of this Policy is subject to a floating Sum Insured declared hereon all the locations owned and or occupied by the Insured anywhere in India.

Provided always that:-

1. there shall be a minimum of 10 locations covered under this item in the Policy
2. the sum insured at any one location shall not exceed 10% of the Total Sum Insured

In the event of any loss or damage, the Company's maximum liability shall not exceed 10% of the Total Sum Insured for any one of the unspecified locations and the floating sum insured declared hereon in respect of all the unspecified locations covered under the Policy.

At all times during the currency of this Policy the Insured shall maintain good internal audit and accounting procedures under which the total amount at risk and locations can be established at any particular time if required.

Provided further that all the conditions of this Policy shall apply (except on so far as they may be hereby expressly varied)

