

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

CROSS LIABILITY COVER (CAR-15)

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 subject to the insured having paid the agreed extra premium the Third Party Liability Cover of the policy shall apply to the insured parties named in the schedule as if a separate policy had been issued to each party, provided the Company shall not indemnify the insured under the Endorsement in respect of liability for:

- I. Loss of or damage to items or insurable under section 1 of the policy even if not recoverable due to an excess or any limit,
- II. Fatal or non-fatal injury or illness of employees or workmen who are or could have been insured under workmen's compensation and/or employer's liability insurance.

The insurer's total liability in respect of the insured parties shall not however exceed in the aggregate for any one accident or series of accidents arising out of the one event the limit of indemnity stated in the Schedule.

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

UIN No. IRDAN152A0176V01201718