

Add-on Wordings
COMMERCIAL PACKAGE INSURANCE POLICY

SECTION I- STANDARD FIRE AND SPECIAL PERILS INSURANCE

SPONTANEOUS COMBUSTION (UIN: IRDAN150A0010V01201718)

Policy may be extended to cover the above subject to following endorsement wordings:

“In consideration of the payment by the Insured to the Company of additional premium of Rs. _____ the Company agrees notwithstanding what is stated in the printed exclusions of this Policy to the contrary that the insurance by (items) of this Policy shall extend to include loss or damage by fire only of or to the Property insured caused by its own fermentation, natural heating or spontaneous combustion.”

N.B.: The expression ‘by fire only’ in the endorsement above must not be omitted under any circumstances.