



**ADD ON CLAUSES - PROPERTY INSURANCE**

**MR/SFSP – 59 : Accidental Damage Cover Clause**

**COVER**

The policy is extended to cover direct loss or damage to the property described in the schedule due to accident from any fortuitous cause subject to the terms, Conditions and Exclusions herein.

**INDEMNITY**

The limit of indemnity under this Policy shall not exceed the amount as stated in the Schedule for the Period of Insurance.

**EXCLUSIONS**

Below Exclusion will be applicable to this coverage in addition to the policy standard exclusions:

1. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the Policy.
2. Loss, destruction or damage to the insured property premises caused by change of temperature.
3. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
4. Damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls; objects made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant, dowtherm) felts, endless conveyor belts or wires; sieves, fabrics, heat resisting and anti-corrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic lining or coating of metal parts, unless caused by fire, lightning, riot, strike, malicious damage, storm, tempest, flood or inundation.
5. Loss or damage due to breakdown, electrical, electronic and/or mechanical derangement.
6. Loss or damage due to termites, moths, insects, vermin, inherent vice, fumes, flaws, latent defect, fluctuations in atmospheric or climatic conditions, the action of light.
7. Loss or damage due to collapse, settlement or bedding down, ground heave or cracking of structures or the removal or weakening of support to any insured property





**UNDERWRITING GUIDELINES CUM RATING SCHEDULE - ADD ON CLAUSES / ENDORSEMENTS : FIRE**

Further to IRDA Circular No. 019/IRDA/NL/F&U/Oct 08 dated November 6, 2008, HDFC ERGO wishes to offer the below mentioned add on clauses / endorsements under the Fire Insurance Product. The list mentioned below offers a brief description of the operative clauses along with the Underwriting considerations with details on rates and deductibles.

Sr. No	Code No	Clause/ Endorsement Title	Objective / Purpose of Clause	Rate (%)	Limit of Indemnity	Deductible / Excess	Underwriting Guidelines/Remark
1	MR/SFSP - 59	Accidental Damage Cover Clause	Covers physical loss or damage to insured property due to accident from any fortuitous cause	5% of policy rate on total Sum insured	Policy Sum insured	As per SFSP TAC Guidelines	This extension enhances the coverage under the policy.

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## HDFC ERGO General Insurance Company Limited



### PROPOSAL FOR STANDARD FIRE & SPECIAL PERILS POLICY (Material Damage)

Acceptance of this proposal is subject to the rules & regulations of All India Fire Tariff

#### DETAILS ABOUT PROPOSER

1) Name of Proposer	
2) Address of Proposer including their phone, fax No. and e-mail address	
3) Business Of Proposer	
4) Paid up Capital of the firm	
5) Policy to be issued in favour of (list out all the parties who have insurable interest) including the financial institutions.	
6) Location of risk to be covered - full postal address with pin code	
7) Period of Insurance	From To Midnight
8) Would you like to delete any of following covers from the basic covers?	
a. Flood, Cyclone, group of perils	Yes / No
b. Riot, Strike & Malicious Damage, Terrorism	Yes / No
c. Would you like to cover Plinth & Foundation along with your buildings	Yes / No
9) Add-On covers required:	
a) Architects, Surveyors consulting Engineers Fees ( in excess of 3% claim Amount)	Yes/No
b) Debris Removal ( in excess of 1% claim amount)	Yes/No



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c.) Deterioration of Stocks in cold storage premises on account of	Yes/no	
(i) Accidental power failures due to damage at power station due to an insured peril;	Yes/no	
(ii) Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery (ies) in the Insured's premises due to operation of insured peril.	Yes/no	
d) Forest Fire	Yes/no	
e) Impact damage due to insured's own Rail/Road vehicles etc:	Yes/no	
f) Spontaneous Combustion	Yes/no	
g) Omission to insure additions, alterations or extensions	Yes/no	
h) Earthquake (fire and shock)	Yes/no	
i) Spoilage material cover	Yes/no	
j) Leakage and contamination cover	Yes/no	
k) Temporary removal of stocks	Yes/no	
l) Loss of rent	Yes/no	
m) Additional expenses of rent for an alternate accommodation	Yes/no	
n) Start-up expenses	Yes/no	
11) Whether you have insured the same property with any other Insurance Company with the same type of coverage. (Give details)	Yes/no _____	
12) Whether Insurance was declined by any other Company or imposed any Special Conditions (Give details)	Yes/no _____	
13) Premium / Claim details for the past 36 months excluding the expiring policy period	Premium (Rs)	Claims (Rs)
<b>DETAILS ABOUT BUSINESS COVERED AT THE INSURED LOCATION</b>		
14) The Insured property is		
a) Residence, Office, Shops, Hotels etc	Yes / No	
b) Industrial/Manufacturing risks	Yes/No	
c) Storages outside industrial risks	Yes / No	
d) Tanks / Gas Holders outside Industrial Manufacturing risks	Yes / No	
e) Utilities located outside Industrial Manufacturing risks	Yes / No	
15) If used as Shop, please declare whether the goods handled are as per the following list. If yes, whether the stock value will exceed 5% of shop's value		
1.Celluloid goods, 2.Coir Loose, 3.Crackers & Fire Works, 4.Explosives of any kind, 5.Hay/Straw		



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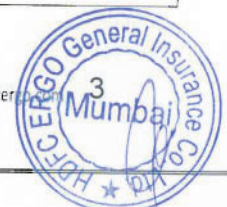
# HDFC ERGO

GENERAL INSURANCE

6.Hemp, 7.Jute Loose, 8.Matches, 9.Methylated Spirit, 10.Nitro-Cellulose Plastics, 11.Oils/Ether/Industrial Solvents and other inflammable liquids flashing at and below 32 Deg.C (Closed Cup test), 12.Paints with inflammable base having flash point below 32 Deg.C (Closed Cup test) - Other than in sealed tins or drums, 13.Varnishes having a Flash point below 32 Deg.C (Closed Cup test) - Other than in sealed tins or drums, 14.Disinfectant liquids and liquid insecticides - Other than in sealed tins or drums, 15.Vegetable fibres of any kind including Rayon Fibre.

16) If used as warehouse / godown (not located in a manufacturing unit), please give the list of goods stored																			
17) If used as an Industrial Manufacturing unit, give products manufactured at the location proposed.(detailed block plan showing various facilities to be enclosed)																			
18) If used as an Industrial Manufacturing unit, please state whether the factory is working or silent?																			
19) Fire Protection devices installed	<p>Please Tick the correct answer in the box</p> <table border="1"> <tr> <td>Portable Extinguishers</td> <td>Yes/No</td> </tr> <tr> <td>Small bore hose reels</td> <td>Yes/No</td> </tr> <tr> <td>Trailer Pumps/Fire engines</td> <td>Yes/No</td> </tr> <tr> <td>Hydrant System</td> <td>Yes/No</td> </tr> <tr> <td>Sprinkler System</td> <td>Yes/No</td> </tr> <tr> <td>Fixed Water Spray System</td> <td>Yes/No</td> </tr> <tr> <td>Foam systems</td> <td>Yes/No</td> </tr> <tr> <td>Fire alarm systems</td> <td>Yes/No</td> </tr> <tr> <td>Gas flooding systems</td> <td>Yes/No</td> </tr> </table>	Portable Extinguishers	Yes/No	Small bore hose reels	Yes/No	Trailer Pumps/Fire engines	Yes/No	Hydrant System	Yes/No	Sprinkler System	Yes/No	Fixed Water Spray System	Yes/No	Foam systems	Yes/No	Fire alarm systems	Yes/No	Gas flooding systems	Yes/No
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Gas flooding systems	Yes/No																		
a) List out the various blocks and indicate the type of protection provided for each block.																			
	Hydrant System Yes/No																		
	Sprinkler System Yes/No																		
	Fixed Water Spray System Yes/No																		
	Foam systems Yes/No																		
	Fire alarm systems Yes/No																		
	Gas flooding systems Yes/No																		
b) Indicate whether Annual Maintenance contract for the Appliances is in force	Yes/No																		
20) The basis proposed for insurance (Building/ machinery/ Furniture, Fixtures and Fittings )																			
Market Value basis	Yes / No																		
Reinstatement Value Basis	Yes / No																		
Whether escalation clause is required If yes please specify percentage	Yes / No																		
21) a) Construction Details - Please state material used	<p>i) Walls _____</p> <p>ii) Floor _____</p> <p>iii) Roof _____</p>																		
b) Height of Building	_____ Meters																		
c) Age of Building	<p>Less than 5 years <input type="checkbox"/> 10-20 years <input type="checkbox"/></p> <p><input type="checkbox"/> 5-10 years <input type="checkbox"/> above 20 years <input type="checkbox"/></p>																		

**Note:** Buildings having walls and/ or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt cloth/canvas/tarpaulin and the like are treated as "Kutchha" construction.



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22) Building wise values (Please include the kutchha buildings also in this list and give individual values against such buildings)

Description Of Block	Amount in (Rs)					Total	AGE (YRS)	HT (MTS)	Construction
	Building including plinth	M & A	F&F and other equipments	SSP**	Property to be insured separately				
Total									

\*\* Indicates those stocks which are covered on normal basis and do not fall under Serial No.23 A, B, C and D below

23) Special Coverage for Stocks only  
Please Tick in the box below and give the amount to be insured against each

A) On Floater Basis: Stocks at various locations (warehouses / godowns and /or open etc.,) can be covered on floater basis for a single Sum Insured.

	Tick	Amount (Rs)
a. Floater Basis	<input type="checkbox"/>	
b. On Declaration Basis	<input type="checkbox"/>	

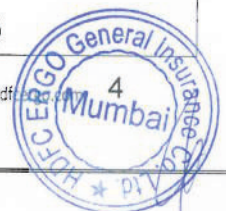
B) On Declaration Basis: Stocks which fluctuate in value can be covered on (monthly) declaration basis.		
	Tick	Amount (Rs)
Declaration Basis	<input type="checkbox"/>	

Note:

1. Minimum Sum Insured is ` .1 Crore, and Policy not issued on short period basis
2. Stocks in process & stocks stored at Railway sidings are not covered

C) Floater Declaration Basis Stocks which fluctuate in value as well as stored in various locations can be covered on (monthly) floater declaration basis.

	Tick	Amount (Rs)
	<input type="checkbox"/>	



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Floater Declaration Basis						
<p><u>Note:</u> 1. Minimum Sum Insured is Rs. 2 Crore                  2. Stocks in process &amp; stocks stored at Railway sidings are not covered                  D) Stocks stored in open</p>						
	Locations	Amount (Rs)				
1. Stocks in open (located outside the factory compound)						
24) Total Sum Insured (as per relevant serial numbers shown against each)						
	Clause/ Peril code	Risk code	Rate code	Rate	Sum Insured Rs	Premium Rs
Plinth & Foundation						
Architects & Engineers Fees						
Debris Removal						
Deterioration of Stocks in cold storage premises on account of						
i. Accidental power failures due to damage at power station due to an insured peril; ii. Deterioration of stocks in cold storage premises due to change in temperature arising out of loss or damage to the cold storage machinery(ies) in the Insured's premises due to operation of insured peril.						
Forest Fire						
Impact damage due to Insured's own vehicle						
Spontaneous Combustion						
Omission to Insure additions. alteration extension						
Earthquake						
Spoilage material cover						
Leakage and contamination cover						
Temporary removal of stocks						
Additional expenses of rent for an alternate accommodation						
Building wise values						
Stocks Floater Basis						
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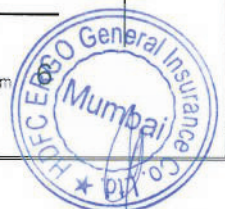


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Stocks in open - outside factory compound					
Account receivable clause					
Additional Custom Duty/Import tax cost					
Additional Insured					
Capital addition					
Claim Preparation Costs					
Contracting Purchaser's interest					
Cost of Re writing records clause					
De Contamination and cost of clean up					
Deferred Payment clause					
Employee personal property cover					
Expense for loss minimization					
Inhibition Cost					
Innocent Breach of control					
Leak Search and Finding Cost					
Loss of Rent due to damage of tank, godowns, gas holders, bullets etc					
Manmade Earth Movement					
Master Key Coverage					
Minor work coverage extension					
Modification cost/Incompatibility expenses					
Non-vitiating clause					
Overflowing and leakage from storage tanks(other than water storage)					
Pair and Set clause/consequential reduction in value					
Property Testing & Commissioning Clause					
Seasonal Enhancement of Stock cover					
Shut Down-Start Up clause					
Tenant's Improvement					
Theft in damaged property					
Un Occupancy Clause					
Un Repaired damages					
Waiver of improvement/Betterment clause for replacement of selected machinery					
Catalysts And Consumable Interests In Process					
Merger And Acquisition					

25. Would you like to avail Discount for Voluntary Deductibles?	Yes/ No
If the answer is Yes , indicate the choice of deductible amount:	Rs. _____





**Declaration by Insured**

I / We hereby declare that the statements made by me / us in this Proposal Form are true to the best of my / our knowledge and belief and I / We hereby agree that this declaration shall form the basis of the contract between me / us and the "HDFC ERGO General Insurance Co. Ltd."

If any additions or alterations are carried out in the risk proposed after the submission of this proposal form, then the same should be conveyed to the insurers immediately.

Date: \_\_\_\_\_

Place: \_\_\_\_\_

Signature of Proposer \_\_\_\_\_

**SECTION 41 of the Insurance Act 1938 : PROHIBITION OF REBATES**

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole of the commission payable or any rebate of the premium shown in the policy nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to Rs 500/- (Rupees Five Hundred).

**PREMIUM DETAILS**

Amount (Rs) \_\_\_\_\_ Rupees \_\_\_\_\_

**Mode of Payments**

Bank Account No. \_\_\_\_\_ Bank Name: \_\_\_\_\_

Branch Name & Address : \_\_\_\_\_

Instrument No. \_\_\_\_\_ Instrument Date : \_\_\_\_\_

**SOURCES OF FUND**

Salary  Business  Other  (Please Specify) \_\_\_\_\_

N.B.

The liability of the Company does not commence until this proposal is accepted by the Company and the Premium received

