



Annexure -IV

## **Bharti AXA General Insurance Company Limited**

### **Add On Wording**

#### **Standard Fire and Special Perils Insurance Policy**

##### **Deliberate Damage Clause**

Subject to the terms and conditions of this policy, this insurance covers physical loss of property insured or expenses incurred by the insured, directly caused by any act or order of any governmental authority acting under the powers vested in them to prevent or mitigate the damage or imminent damage or threat thereof, resulting directly from damage to the property insured, provided such act of governmental authority has not resulted from lack of due diligence by the insured to prevent or mitigate such hazard or threat, thereof and to any other physical damage. Consequential losses are however excluded.



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