

Add on Cover Wordings

Standard Fire and Special Perils Policy	UIN No. IRDAN123P0042V01200203
Waiver of Subrogation Clause	UIN No. IRDAN123A0016V01201718

Annexure 1

Waiver of Subrogation Clause

The Insurer hereby agrees to waive rights of subrogation against the Insured and the respective directors, officers, agents, representatives and employees of the Insured except when such rights may be acquired in consequence of any fraud, fraudulent misrepresentation, non-disclosure or breach of condition or warranty by the Insured and the Insurer having already made full settlement and payment of any claim hereunder.

This extension is not applicable for subrogation rights against any third parties other than mentioned above.