

**4 DAMAGE TO UTILITY SYSTEMS**

The insurance under this policy is extended to cover expenses necessarily and reasonably incurred by the insured in locating and obtaining access to any part or parts of the utility system to repair damages resulting from leakage/ overflow/ short circuit, etc.

Under this extension, coverages will be restricted to electricity distribution, cooking gas and Air Conditioning system within the insured premises.

The limit of liability arising out of one or multiple events during the policy period is restricted to 2.5% of the total Sum Insured.