



**IFFCO-TOKIO GENERAL INSURANCE CO. LTD**  
Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

**IFFCO TOKIO BHARAT SOOKSHMA UDYAM SURAKSHA**  
**Add-ons Wordings**  
**UIN: IRDAN106RP0002V01202021/A0004V01202122**

Add-on coverage shall be applicable to your IFFCO-Tokio Bharat Sookshma Udyam Suraksha Policy ,opting in the proposal form on the payment of additional premium.

**1. SNOWFALL DAMAGE**

The insurance under this policy is extended to cover damages caused during the policy period, resulting from –

1. Collapse of roofs / housetops / building caused by weight of snow / ice / sleet collected at the time of snowfall.
2. Bursting of water pipes caused be freezing temperatures.

The coverage will be limited to 20% of the total Sum Insured.