

## Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113  
Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006  
UIN: IRDAN113RP0010V01202021/A0019V01202122

### BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LTD. BHARAT SOOKSHMA UDYAM SURAKSHA POLICY

#### ADD-ON COVER - SNOW DAMAGE COVER

Policy No. \_\_\_\_\_ ["Policy" or "base Policy"]  
Insured: \_\_\_\_\_

#### OPERATIVE CLAUSE

It is hereby agreed and declared that on payment of additional premium, the Policy shall be extended to indemnify the Insured towards loss of or damage to:

- a) Building or any part thereof, and/or
- b) Plant and Machinery, and/or
- c) Furniture & Fixtures, Fittings and other equipment and/or
- d) Raw material, stock in process, finished goods

insured under the Policy, arising out of collapse/ fall/ displacement/ subsidence of Insured Building due to weight of snow, ice or sleet.

Provided however, the Company's liability to indemnify the Insured shall be limited to a maximum of (1) one such incidence during the Policy Period, and in any case not exceeding 30% of the respective Sum Insured per incident.

Subject otherwise to all other terms, conditions and exclusions of the Policy.

#### EXCLUSIONS:

- 1) Loss or damage caused by or arising out of the wilful acts or wilful gross negligence or fraudulent acts of the Insured and/or Insured's family members/ employees.
- 2) Consequential losses of any kind and/or legal liability of any kind.
- 3) Loss or damage due to corrosion, rust, denting, scratching, blockages or dust.
- 4) Loss or damage caused by stains howsoever caused.
- 5) Wicker and rattan furniture, Nubuck, suede or exotic leathers, Splitgrain leather hides used in seat cushions, back cushions, or arm areas
- 6) Fading, colour loss, or colour change and/or Cracking, bubbling and peeling of finish
- 7) Any loss or damage to insured property where there is no collapse/ fall/ displacement/ subsidence of Insured Building due to weight of snow, ice or sleet.