



**Standard Fire Special Peril Policy (Commercial) – Add ons**

**1) Service interruption Property Damage**

**(UIN: IRDAN134CP0010V01201819/A0065V01201920)**

- 1) This Policy covers physical loss or damage to insured property at a location of the Insured when such physical loss or damage results from the interruption of the specified incoming services consisting of electricity, gas, fuel, steam, water, refrigeration or from the lack of outgoing sewerage service by reason of physical loss or damage of the type insured by this Policy to the facilities of the supplier of such service located within this Policy's TERRITORY, that immediately prevents in whole or in part the delivery of such usable service.
- 2) This Additional Coverage will apply when the Period of Service Interruption is in excess of the time shown as Waiting Period in the Deductibles clause of the DECLARATIONS Section.
- 3) Additional General Provisions:
  - a. The Insured will immediately notify the suppliers of services of any interruption of such services.
  - b. The Insurer will not be liable if the interruption of such services is caused directly or indirectly by the failure of the Insured to comply with the terms and conditions of any contracts the Insured has for the supply of such specified services.

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