



Annexure IV

## **Bharti AXA General Insurance Company Limited**

### **Add On Wordings**

#### **Smart Plan Business Advantage Package Policy – Add-on Cover**

##### **BAGI\_SMG201618: Civil Authorities Clause**

This insurance is extended to cover direct loss or damage to the described property caused by acts of destruction executed by order of any Public Authority at the time of an only during a conflagration to retard the spread thereof, provided however, such conflagration was caused by perils insured under this policy and subject to all other terms and conditions of this policy.

The company shall not be liable, however for more than the amount for which it would have been liable had the loss been caused by a peril insured against under this contract.



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