

KOTAK FIRE SECURE**ADD ON COVER WORDINGS****AMMONIA CONTAMINATION**

It is hereby declared and agreed that, notwithstanding anything to the contrary mentioned in the Policy, and subject to the Insured having paid the agreed additional premium, in the event of direct physical loss of or damage to property insured caused by an Accident to an Object occurring at a premises described in the Schedule, Company will pay for contamination to property insured caused by ammonia. The maximum sum payable by the Company in such an event, will not exceed the Limit of Indemnity as mentioned in the Schedule.

IT IS UNDERSTOOD AND AGREED THAT THE BELOW DEFINITIONS ARE APPLICABLE FOR THE PURPOSE OF THIS ENDORSEMENT:

Object - any boiler, fired pressure vessel, unfired vessel normally subject to vacuum or internal pressure other than weight of its contents, refrigerating and air conditioning systems, any metal piping and its accessory equipment, and mechanical, or electrical machines or apparatus used for the generation, transmission, or utilization of mechanical or electrical power, not otherwise excluded as property insured.

Object does not mean or include any of the following:

- (a) Part of pressure or vacuum equipment that is not under internal pressure of its contents or internal vacuum;
- (b) Insulating or refractory material, but not excluding the glass lining of any Covered Property (equipment);
- (c) Non-metallic pressure or vacuum equipment unless it is constructed and used in accordance with the American Society of Mechanical Engineers (ASME) code or another appropriate and approved code;
- (d) Catalyst;
- (e) Vessels, piping and other equipment that is buried below ground and requires the excavation of materials to inspect, remove, repair or replace;
- (f) Vehicle, aircraft, self-propelled equipment of floating vessel including any Covered Property (equipment) that is mounted upon or used solely with any one or more vehicle(s), aircraft, self-propelled equipment or floating vessel;
- (g) Drag-line, excavation or construction equipment including any Covered Property (equipment) that is mounted upon or used solely with any one or more drag-lines, excavation, or construction equipment;
- (h) Felt, wire, screen, die, extrusion plate, swing hammer, grinding disc, cutting blade, non-electrical cable, chain, belt, rope, clutch plate, brake pad, non-metal part or any part or tool subject to periodic replacement;
- (i) Equipment or any part of such equipment manufactured by the Insured for sale.

Accident - a sudden and accidental breakdown of the Object or a part of the Object, which manifests itself by physical damage at the time of its occurrence and necessitates repair or replacement.

This includes:

- (a) Failure of pressure or vacuum equipment;
- (b) Mechanical failure including rupture or bursting caused by centrifugal force; or
- (c) Electrical failure including arcing.

Accident does not mean:

- (a) The breakdown of any structure, foundation or setting supporting or housing any Object or part of the Object including pen-stock, draft tube or well casing;
- (b) The breakdown of any insulating or refractory material;
- (c) The functioning of any safety or protective device;
- (d) The cracking of any part on an internal combustion gas turbine exposed to the products of combustion;

- (e) The explosion of gases or fuel within the furnace of any Object or within the flues or passages through which the gases of combustion pass; or combustion explosion outside the Object;
- (f) The use of water or other means to extinguish a fire;
- (g) The freezing of property insured caused by cold weather;
- (h) The leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
- (i) The breakdown of any vacuum tube, gas tube or brush;
- (j) The defects, erasures, errors, limitations or viruses in computer equipment and programs;
- (k) Malfunction including but not limited to adjustment, alignment, calibration, cleaning or modification;
- (l) The hydrostatic, pneumatic or gas pressure testing of any property insured (equipment);
- (m) The insulation breakdown testing of any type of electrical equipment; or
- (n) The indirect result of an Accident, except as provided for time element loss in the policy.

One Accident means that if an initial Accident causes other Accidents, all will be considered one Accident. All Accidents at any one described premises that manifest themselves at the same time and are the result of the same cause will be considered one Accident.

The indemnity provided herein shall be subject to the limit of indemnity and deductible as specified in the Schedule.

Subject otherwise to the terms, conditions and exceptions/exclusions of the Policy.

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