

**Kotak Bharat Laghu Udyam Suraksha**  
**UIN: IRDAN152RP0003V01202021**

**Additional Covers (Add-ons) Wording**

**1. Removal of Debris:**

Policy may be extended to cover the above subject to following endorsement wordings:-

It is permissible to cover cost necessarily incurred by an insured in the removal of debris over and above the inbuilt cover (Cost for Removal of debris) from the premises of the insured, dismantling, demolishing, shoring up or propping of Insured property following destruction or damage by Insured Peril by incorporating the following clause,

On costs and expenses necessarily incurred by the insured

1. In the removal of debris from the premises of the Insured;
2. Dismantling or demolishing;
3. Shoring up or propping

of the portion or portions of the property insured by (Items (As specified in the Schedule) of) this policy destroyed or damaged by perils hereby insured against but not exceeding in the aggregate amount as specified in the Schedule.

Note: (2) & (3) above should be deleted when neither Building nor Machinery are covered.

Notwithstanding anything to the contrary in this policy or in any of its conditions, this endorsement is extended to include external debris of property, other than insured property, accumulated at the premises of the insured subject to the limits/sublimits and conditions specified in the Policy Schedule.

and reasonably incurred by the insured consequent upon a loss or damage covered by this policy.

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