

Digit Contractual Liability Policy

Add-On Cover

UIN: IRDAN158CP0004V01201718/A0104V01201819

Defect in Design, Material and Workmanship Cover

In consideration of payment of additional premium, this Policy is extended to indemnify you up to the Limit of Indemnity shown in the Schedule for all sums that you become legally liable to pay under Contract as Compensation for "Personal Injury" and/or "Property Loss" and/or "Financial Loss" caused to Third Party in respect of the Property which is the subject of the Contract arising out of manufacturing defect in design, plan, specification, material or workmanship which results in its malfunction.

In consequence whereof, the below General Exclusion mentioned under "**C. What you are not covered for (General Exclusions)**" stands deleted:

General Exclusion No. 13: Design, Material and Workmanship

This policy does not cover liability arising due to:

- (i) any component part or individual item of property which is the subject of the Contract and which is defective in design, plan, specification materials or workmanship; or
- (ii) such property lost or damage to enable replacement, repair or rectification of the otherwise undamaged property excluded by i. above.

Note: Clause (i) above shall not apply to other parts or items of property which are the subject of the Contract and which are free from defect but are damaged in consequence thereof. For the purpose of the policy and not merely this exclusion, property which is the subject of the Contract shall not be regarded as lost or damaged solely by virtue of the existence of any defect in design, plan, specification, materials or workmanship in the property or any part thereof.

Subject other to terms, conditions, exclusions and limitations of the "**Digit Contractual Liability Policy**".