

Go Digit, Bharat Sookshma Udyam Suraksha

Add-On Covers

Below mentioned are the add-on covers available under “Go Digit, Bharat Sookshma Udyam Suraksha”. The add-on(s) applicable to Your Policy are mentioned in Your Policy Schedule

	Add on Cover Name	UIN
1.	Fire Extinguishing/Fighting Expenses and Sprinkler up grading costs	
2.	Involuntary Betterment	

1. Fire Extinguishing / Fighting Expense and Sprinkler up grading costs

a) Fire Extinguishing / Fighting Expense

If you have opted for this cover, in the event of a fire or a series of fire arising directly or indirectly from the same occurrence including fire threatening to involve the property insured under this section of the policy, the insured shall be entitled to recover upto a Limit Any One Accident specified in Your Policy Schedule.

- i. the actual cost of material used and/or damaged in extinguishing or controlling or attempting to extinguish or control any such fire;
- ii. the cost of all clothing and/ or personal effects damaged and / or lost as a result of such fire and / or fight, extinguish or controlling or attempting to fight extinguish or control such fire unless more specifically insured elsewhere;
- iii. all other actual expense including any expenses paid for firefighting, extinguishing or controlling or attempting to fight extinguish or control such fire and / or localizing such fire.
All claims for personal injury are excluded.
- iv. The expenses incurred to recharge/refill any fire protection devices.

Subject otherwise to all other terms, conditions, limitations and exclusions of the Base Policy to which this Add-on Cover is attached.

b) Sprinkler Up-grading Costs

If you have opted for this cover, in the event of damage to a sprinkler installation which conforms to the latest rules on compliance of safety rules on Sprinkler Installations, if the Surveyor appointed by the Insurer recommends that the repaired or reinstated installation shall conform to the Loss Prevention Rules for Sprinkler Installations current at the time of reinstatement then this Policy shall cover such additional costs. Such costs shall include inter alia the provision of any additional pipework pumps tanks and the cost of associated building works.

The Indemnity Limit is up to the amount specified in the Policy Schedule per event and in aggregate.

Subject otherwise to all other terms, conditions, limitations and exclusions of the Base Policy to which this Add-on Cover is attached.

2. Involuntary Betterment

In consideration of payment of additional premium , it is hereby agreed and declared that, in the event that new Property Insured of like kind and quality is not obtainable/financially viable Property Insured which is as similar as possible to that which has sustained Damage and which is capable of performing the same function shall be deemed to be new Property Insured of like kind and quality and in no event shall this be considered as a betterment to the Insured.

In the event of replacement with new Property Insured the Insurer will pay the cost of purchasing and installing technologically current Property Insured which is necessitated by incompatibility between new

Property Insured installed to replace Property Insured which has sustained Damage and existing Property Insured which has not incurred Damage at the same or an interdependent location.

Provided always that:

1. Damage was directly caused to the Property Insured
2. The Insurer shall be liable only for the amount sufficient to enable the Insured to resume operations in substantially the same manner as before the Damage
3. The Insurer shall be liable for only the difference between
 - 3.1. the highest sales value of the existing Property Insured which has not incurred Damage at the same or interdependent location and
 - 3.2. The installed cost of the technologically current Property Insured

The liability of the Insurer shall not exceed the Limit of Liability stated in your Policy Schedule.\

Subject otherwise to all other terms, conditions, limitations and exclusions of the Base Policy to which this Add-on Cover is attached.