

**The Oriental Insurance Co Ltd  
Bharat Sookshma Udyam Suraksha**



**The Oriental Insurance Company Limited  
Head Office: A 25/27, Asaf Ali Road, New Delhi -110002.  
CIN U66010DL1947GOI007158**

**ORIENTAL INSURANCE- BHARAT SOOKSHMA UDYAM SURAKSHA**

**POLICY WORDINGS FOR ADD ON COVERS**

**1. Claim preparation Clause - IRDAN556RP0012V01202021/A0012V01202122**

In consideration of the premium paid, and subject to the Exclusions, Conditions and Limitations of the Policy to which this Clause is attached, this Policy is extended to cover the necessary and reasonable costs incurred by the Insured for reasonable fees payable to the Insured's accountants, architects, auditors, engineers, or other professionals and the cost for using the Insured's employees, for producing and certifying any particulars or details contained in the Insured's books or documents, or such other proofs, information or evidence required by the Underwriters resulting from the insured loss payable under this Policy for which the Underwriters have accepted liability.

Coverage will not include the fees and costs of attorneys, public adjusters, and loss appraisers, all including any of their subsidiary, related or associated entities either partially or wholly owned by them or retained by them for the purpose of assisting them nor the fees and costs of loss consultants who provide consultation on coverage or negotiate claims.

The Underwriters shall not be liable under this Clause for more than the sub-limit defined in respect of any one Occurrence, which shall be part of and not in addition to the policy limit.

**Loss Limit- 10% of the Sum Insured Per Location AOA/AOY**