

ICICI Lombard General Insurance Company Limited

Add-on Wording

Standard Fire and Special Perils Insurance Policy

Broad Water Damage Clause

In consideration of additional premium, it is hereby agreed and declared that notwithstanding what is stated in the policy or any endorsements to the contrary, the insurance under this policy shall extend to include loss or damage caused by:

1. Accidental discharge, leakage, or overflow of water or steam from plumbing, septic tanks and cylinders for fire hose, industrial and domestic appliances, refrigerating systems, air conditioning system and rain (or snow) admitted through defective roof, headers spouting or by open or defective windows, show windows, picture windows, doors, transoms, ventilators or skylights;
2. Breakage of/or leakage from street water supply, mains or fire hydrants. PROVIDE THAT:
 - a) The insured undertakes to exercise all ordinary and reasonable precautions for the maintenance and safety of the property;
 - b) All conditions of this policy shall apply (except insofar as they maybe hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply to loss or damage as aforesaid.
 - c) The liability of the company under this endorsement shall in no case exceed the Sum Insured on each item.