

ICICI Lombard General Insurance Company Ltd.

Add-on Wording

Contractors All Risks Insurance Policy

Design Defect Clause – Limited Defective Condition Exclusion DE -3

This Policy excludes loss of or damage to and the cost necessary to replace repair or rectify

A. Property Insured which is in a defective condition due to a defect in design plan specification materials or workmanship of such Property Insured or any part thereof

B. Property Insured lost or damaged to enable the replacement repair or rectification of Property Insured excluded by A) above

Exclusion A) above shall not apply to other Property Insured which is free of the defective condition but is damaged in consequence thereof.

For the purpose of the Policy and not merely this Exclusion the Property Insured 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 Insured or any part thereof.