

ICICI Lombard General Insurance Company Limited

Add-on Wording

Standard Fire and Special Perils Insurance Policy

Goods and stocks undergoing any heating or drying process:

In consideration of the payment by the Insured to the Company of additional premium and notwithstanding what is stated in the printed exclusions of this Policy to the contrary it is hereby understood and agreed that the insurance is extended to cover loss or damage to property insured by fire only occasioned by its undergoing any heating or drying process provided that loss or damage due to smoke, fumes, scorching, charring, chemical reaction, change of state or original composition or discoloration of property is excluded.

N.B.: The expression 'by fire only' in the endorsement above must not be omitted under any circumstances.