



ICICI Lombard General Insurance Company Limited

Add-on Wording

Standard Fire and Special Perils Insurance Policy

Smoke Damages Extension

Notwithstanding anything contained in this Policy to the contrary, it is hereby declared and agreed that in consideration of the payment of an additional premium, the insurance shall extend to include:-

Destruction of or damage to the property insured (by fire or otherwise) directly caused by smoke due to a sudden, unusual and faulty operation of any heating or cooking unit, only when such unit is connected to a chimney by exhaust pipe or vent pipe, and while in or on the described premises but not smoke from fire-places or industrial apparatus.

Subject to otherwise to the terms and exclusions, conditions and limitations of this Policy.