



Bharti AXA General Insurance Company Limited

Add-on Cover Wording

Industrial All Risk – Add-on cover for Fire Material Damage

Additional Increased Cost of Working

The insurance by this Policy extends to include such additional expenditure (not recoverable under any other item/s to the Schedule of the Policy or any other insurance or in terms of any contractual agreement) incurred with the consent of the Company during the indemnity period in consequence of loss as insured for the purpose of maintaining as far as possible the normal operation of the business.

The sum insured in terms of the provisions of this clause shall be independently determined as a separate item to the Schedule of the Policy and shall not be subject to the condition of Average in the event of a claim to which this clause is applicable.