



## **Bharti AXA General Insurance Company Limited**

### **Add-on Cover Wording**

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

##### **Brand and Trademark Clause**

In case of loss or damage to property bearing a brand or trademark, or the name of the Insured, which in any way carries or implies the guarantee or the responsibility of the manufacturer or the Insured, the salvage value of such damaged property shall be determined after removal in the customary manner of all such brands or trademarks or other identifying characteristics.

The Insured shall have full right to the possession of all goods involved in any loss under this Policy and retain control of all damaged goods. The Insured, exercising reasonable discretion, shall be the sole judge as to whether the goods involved in any loss under this Policy are fit for consumption and no goods so deemed by the Insured to be unfit for consumption shall be sold or otherwise disposed of except by the Insured or with the Insured's consent but the Insured shall allow the Company any salvage obtained by the Insured on sale or other disposition of such goods.

This Clause is subject otherwise to the terms, Conditions and Exclusions of the Policy.