



Bharti AXA General Insurance Company Limited

Add-on Cover Wording

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

Decontamination Expenses Clause

In consideration of the premium paid, and subject to the Exclusions, Conditions and Limitations of the Policy to which this Extension is attached, if insured property is contaminated as a direct result of physical loss or damage by a peril insured against under this Policy and there is in force at the time of such physical loss or damage any law or ordinance regulating contamination, including but not limited to the presence of pollution or hazardous material, then this Policy is extended to cover, as a direct result of enforcement of such law or ordinance, the increased cost of decontamination and/or removal of such contaminated insured property in a manner to satisfy such law or ordinance. This additional coverage applies only to that part of insured property so contaminated as a direct result of insured physical loss or damage.

The Underwriters shall not be liable for the costs required for removing contaminated uninsured property nor the contaminant therein or thereon, whether or not the contamination results from an insured event.

The Underwriters shall not be liable under this Extension for more than the sub-limit of ----- in respect of any one Occurrence, which shall be part of and not in addition to the policy limit.