



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

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

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

##### **Prevention of Access**

Coverage under this section shall extend to include loss or reduction resulting from cessation, interruption, interference or inhabitation to the business as consequence of physical destruction of or damage to property belonging to the Insured or property within a radius of 5 kms from the insured premises (inland only & excluding port blockage) which prevents or hinders the use of or access to the premises;

The total liability under this section is limited to maximum of 30 days over and above the policy BI deductible.