



Bharti AXA General Insurance Company Limited

Add-on Cover Wording

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

Protection and Preservation of Property

This Policy covers:

1. Reasonable and necessary costs incurred for actions to temporarily protect or preserve insured property; provided such actions are necessary due to actual, or to prevent immediately impending, insured physical loss or damage to such insured property.
2. Reasonable and necessary:
 - a) Fire department firefighting charges imposed as a result of responding to fire in , on or exposing the insured property.
 - b) Costs incurred on restoring and recharging fire protection systems following an insured loss.
 - c) Costs incurred for the water used for fighting a fire in, on or exposing the insured property.

This Additional Coverage is subject to the deductible provisions that would have applied had the physical loss or damage occurred.

Indemnity limited up to the amount specified in the schedule per event and in aggregate

Subject otherwise to the terms, exceptions and conditions of the Policy.