

## ***ATMOSPHERIC DISTURBANCE ENDORSEMENT***

*It is hereby declared and agreed that notwithstanding anything herein contained to the contrary the insurance by (Item Nos..... of) this policy shall, subject to the special conditions hereinafter contained, extend to include:-*

*LOSS OR DAMAGE to the property described in the Schedule directly caused by :-*

- A. Hail, Snow, Wind, Hurricane, Cyclone, Tornado; or Typhoon, and/or*
- B. Rain, provided the building(s) in respect of which the claim made or containing the property in respect of which the claim is made is so damaged by any of the perils specified in A supra as to admit rain water to the interior of the said building(s); and/or,*
- C. Flood, which shall mean:-*
  - (1) The overflowing or deviation from their normal channels of either natural or artificial water courses.*
  - and*
  - (2) Any flow or accumulation of water on the ground except when such flow or accumulation be of water emitted from any water supply main, tap, pipe, valve or the like.*

*Provided nothing herein shall be deemed to cover stocks and/or contents in open and/or in open sided sheds and/or in open sided buildings, **basements**, underground tanks in the open containing solvents, fuel, oils, chemicals or any other liquid.*

*Provided always that all the conditions or this Policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any or the perils which this insurance extends to include by virtue of the above-mentioned clause.*

*No consequential loss or damage of any kind or description, nor any loss or damage caused by confiscation or willful destruction by Government or any Municipal or Local Authority is covered under this Policy.*

*In the event or the Insured making any claim for loss or damage under this policy in respect of the above mentioned perils they must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of the said perils.*

*It is understood and agreed that each and every loss under the above mentioned perils shall be subject to a deductible of Rs. 25,000/-.*

IAP-27/06/2024