

ELECTRICAL CLAUSE 'A'

This Company is expressly declared to be free from liability for loss of or damage to any electrical machine, apparatus, fixture or fitting (including electric fans, electric household or domestic appliances, wireless sets and radios) or to any portion of the electrical installation, arising from or occasioned by overrunning, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity, from whatever cause (lightning, included); provided that this exemption shall apply only to the particular electrical machine, apparatus, fixture, fitting or portion of the electrical installation so affected and not to other machines, apparatus, fixtures, fitting or portions of the electrical installation which may be destroyed or damaged by fire so set up.

I.A.P. 10,000-2013

Electrical Clause 'B'

Loss or damage by fire to the electrical appliances and installations insured by Item of this policy arising from or occasioned by overrunning excessive pressure, short circuiting arcing self-heating or leakage of electricity, from whatever cause (lightning included), is covered subject to the terms and conditions of this policy but it is expressly understood that no liability exists under this policy for loss or damage to any electrical machine, apparatus, fixture or fitting or to any portion of the electrical installation, unless caused by fire or lightning.

It is further understood and agreed that the Company's liability under this clause in respect of each motor or unit, shall be limited only to the excess over and above the loss of 5% of the value, or Rs. 1,000/- whichever is the greater.

I.A.P. 10,000-2012