

EARTHQUAKE ENDORSEMENT AND CLAUSES

ENDORSEMENT

Earthquake Fire Cover

"In consideration of the payment by the insured to the company of the name of..... additional premium the Company agrees notwithstanding what is stated in the printed conditions of this policy to the contrary that this insurance covers loss or damage by fire to any of the property insured by this policy occasioned by or through or in consequence of earthquake".

Earthquake Shock Risk

"In consideration of the payment by the insured to the Company of the sum of..... additional premium the Company agrees notwithstanding what is stated in the printed conditions of this policy to the contrary, that this insurance covers loss or damage (including loss or damage by fire) to any of the property insured by this policy occasioned by or through or in consequence of earthquake".

Provided always that all the conditions of 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 of the perils which this insurance extends to include by virtue of this endorsement.

CLAUSES

1. Excess Clause.

It is understood and agreed that each and every loss under the policy caused by Earthquake (other than loss or damage by Fire so caused) shall be subject to a deductible of Rs. 15,000/-

N.B. This clause is not applicable to goods and/or materials stored or lying in the open.

2. Onus of Proof Clause.

In the event of the Insured making any claim for loss or damage under this policy he must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of earthquake.

I.A.P. 10,000-2013

IAP-PC-N002