



DELHI AVIATION FUEL FACILITY PRIVATE LIMITED

(Joint Venture of IOCL, BPCL & DIAL)

Regd. Office: Aviation Fuelling Station, Shahbad Mohammad Pur, Near Dwarka Sector – 8 Metro Station
Indira Gandhi International Airport, New Delhi – 110061, India

Addendum-1

Consolidated Reply to Pre-Bid Queries/clarification related to DAFFPL Tender for Insurance Tender No. DAFFPL/FF/2022-23/06

With Respect to above mentioned tender, we have received various queries as mentioned below, and we have tried to answer all the queries. We hope that we have answered all of your queries satisfactorily.

1. Whether Terrorism to be quoted in form of SAT only OR as a part of IAR Cover OR in both SAT as well as IAR?

Reply: DAFFPL desires Terrorism cover, Bidders to quote their best competitive price, for reference expiring policies is being provided. Further, the expiring policy is under SAT.

2. Provide the latest risk inspection report of risk premises.

Reply: Company has not carried any risk inspection of the premises. However, in case Insurance Company who are willing to do risk inspection of risk premises they can do with prior approval from the DAFFPL and complete the same before bid submission date.

3. Who is existing insurer/co-share pattern?

Reply: In case of IAR Policy, Reliance GIC is 80% (Lead) followed by SBI GIC with 20%

4. What is the target premium for SAT and PL Act?

Reply: Bidders to quote their competitive underwriting price.

5. Confirm for last 3 years claims under All Risk policy and PL Act Policy.

Reply: No Claim in the last 3 years or past.

6. In All Risk cover, provide the wording of 'Waiver of Betterment Charges'

Reply: The wording to be standard as filed by Insurers.

7. Expiring Policy copy having Rates/Premium.

Reply: Expiring policy copies without premium is being provided to Bidders and they are advised to quote their competitive bid.

8. Regarding Add-ons:



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- I. Share with us the wordings of mandatory add on cover for "Automatic cover for unspecified/unnamed locations - 365 days"

Reply: The wording to be standard as filed by Insurers.

- II. Is the limit for Spontaneous Combustion sought Rs.65.52 crores?

Reply: As per Tender.

- III. Share with us the wordings of Civil Authority Clause. Is the "Civil Authority Clause" and "Local Authority Clause" alike?

Reply: The wording to be standard as filed by Insurers.

- IV. Does Minor works include testing?

Reply: Bidders can offer as per treaty.

- V. The exact coverage sought for by "Catalysts and Consumable Interests In Process"

Reply: This Add-on stands deleted.

- VI. "Damage to Underground Services" - Wording required.

Reply: The wording to be standard as filed by Insurers.

- VII. The percentage of Interdependency?

Reply: Nil, this is an individual facility of DAFFPL

9. Number of laptops, SI No.

Reply: List of Laptops & computers enclosed.

10. Regarding Add-ons:

- I. "Waiver of Serial Number's" - How to identify and differentiate various Laptops under Insurance cover?

Reply: All laptops & computers covered under the policy are assigned separate asset code in the company fixed assets register, hence can be differentiate easily. The Add-on remains unchanged.



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- II. "Theft Cover" is sought as an add-on cover along-with "Waiver of FIR" - This being anomalous. e-FIR be considered.

Reply: No change.

**Industrial All Risk Insurance -Commercial
Endorsement Schedule**

Address Of Issuing Office : Reliance General Insurance Co. Ltd. 6th Floor, Oberoi Commerz, Oberoi Garden City, Off Western Express Highway Goregaon (East), Mumbai - 400 063, India	Servicing Branch Office: 1ST FLOOR, A 12, MOHAN CO-OPERATIVE INDUSTRIAL ESTATE, MATHURA ROAD,,SOUTH DELHI,DELHI, - 110044 Contact No. 011-45253200
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Branch Name & Code	1305	Agent Name & Code	IRM INSURANCE BROKERS PRIVATE LIMITED 11BRG382
Name of the Insured	Nehru Place I DELHI AVIATION FUEL FACILITY PRIVATE LIMITED,		
Address of the Insured	AVIATION FUELLING STATION, SHAHBAD MOHAMMAD PUR, IGI AIRPORT, NEW DELHI, SOUTH WEST, DELHI, - 110061		
Type of Endorsement	Any Other Non Premium Bearing Endorsement		
Policy Number	130562121120130427	Endorsement Number	61001
Period of Insurance	14/07/2021 TO 13/07/2022	Endorsement Effective Date	14/07/2021
Date of Issue	29/07/2021		

Coinsurance Details				
Company Name	ETASS Code	Branch Name	Share(%)	LeaderOrNonLeader
Reliance General Insurance Company Ltd.	1305	Nehru Place I	80	L
Sbi General Insurance Co	000073	New Delhi	20	N

Notwithstanding anything to the contrary, it is hereby declared and agreed that below Details stands incorporated within the policy :-

1- Description of Building- Building including other civil Structure SI INR.13,52,00,000/-
 2- Description of P&M - All Permanent and temporary installations, machanical, electrical and electronic equipments and all other operational assets SI INR.4,07,13,00,000/-
 3- Description OF Stock - Dead stock of ATF in tanks, Hydrant system , internal pipelines etc at shahbad Mohamad Pur & inside IGI Airport.(approx 55% insider Airport in pipeline and 45% in fuel farm in the storage tanks etc (total quantity approx 82000 KL) SI INR.40,95,00,000/-

The sum insured and premium remain unaltered.

Subject otherwise to conditions, warranties and exclusions under the policy.

For & On Behalf of
Reliance General Insurance Company Limited

Authorised Signatory

(Service Tax Registration No AABCR6747BST01)

Category-General Insurance Business Service 00440005

Reliance General Insurance Company Limited. IRDAI Registration No. 103. An ISO 9001:2015 Certified Company
 Registered Office : Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063
 Corporate Office : Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063
 RGI/MCOM/CO/2112/PE/VER. 1.0/010218 Corporate Identity No. U66603MH2000PLC128300. Industrial All Risk URN No.: IRDAN103P0013V01200102.
 PAN NO.: AABCR6747B
 *Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

**RELIANCE****GENERAL
INSURANCE**

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022 4890 3009

74004 22200

DELHI AVIATION FUEL FACILITY PRIVATE LIMITED,
AVIATION FUELLING STATION, SHAHBAD
MOHAMMAD PUR, IGI AIRPORT, NEW DELHI, SOUTH
WEST, DELHI
110061
Contact Number :

Subject : Industrial All Risk Insurance -Commercial Policy No :130562121120130427

Dear Sir,

Welcome to the Reliance General Insurance family!

Thank you for choosing Reliance General Insurance as your preferred insurance partner.

We are pleased to inform you that you have been insured under Policy No.130562121120130427 (attached herewith).

This Policy has been prepared based on the information furnished by you. We request you to kindly go through the same. In case a duly signed proposal form has not been submitted, information received from you, whether orally or in writing, has been specified in the Policy document on the basis of understanding provided to the Company.

If you find any discrepancy in the document, kindly write to us immediately for necessary rectification in writing forthwith but in no case later than 15 days from the date of receipt of the Policy document. In the absence of any communication from your end, the contents of the policy shall be deemed as accepted.

To enable us to serve you better, you are requested to mention your Policy Number in all your further correspondence.

While we believe that with Reliance General Insurance, you get nothing less than excellent and unparalleled services, should you have any complaints or post purchase requirements like correction / changes in the policy or claims to be reported, please write to us on

Write to rgicl.services@relianceada.com

Looking forward to a long lasting and delightful relationship.

Yours sincerely,

For Reliance General Insurance Company Limited.
Authorised Signatory

Reliance General Insurance Company Limited. IRDAI Registration No. 103.

An ISO 9001:2015 Certified Company

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Corporate Office : Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063
RGI/MCOM/CO/2112/PS/VER. 1.0/010218 Corporate Identity No. U66603MH2000PLC128300. Industrial All Risk UIN No.: IRDAN103P0013V01200102.
PAN NO.: AABCR6747B

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Reliance Industrial All Risk Insurance -Commercial Schedule

Corporate Office/Policy Issuing Office: Reliance General Insurance Co. Ltd. Reliance Centre ,4th Floor ,South Wing, Off. Western Express Highway Santacruz(East), Mumbai - 400 055, India		Policy Sourcing/ Servicing Branch Office: 1ST FLOOR, A 12, MOHAN CO-OPERATIVE INDUSTRIAL ESTATE, MATHURA ROAD,,SOUTH DELHI,DELHI, - 110044 Contact No. 011-45253200		
Agency & Code: IRM INSURANCE BROKERS PRIVATE LIMITED 11BRG382				
Policy No: 130562121120130427		Tax Invoice No. & Date: P071421100853 & 20/Jul/2021		
Customer ID No: 20000767261				
Proposal No.& Date of Proposal & declaration : P071421100853 & 14/07/2021		Details of previous policy (In case of Renewal)		
		Previous Policy No	Date of Expiry	
		110162021120236940	13/07/2021 12:00:00 AM	
Name, Communication Address & Place of Supply: DELHI AVIATION FUEL FACILITY PRIVATE LIMITED, AVIATION FUELLING STATION, SHAHBAD MOHAMMAD PUR, IGI AIRPORT, NEW DELHI, SOUTH WEST, 110061, DELHI				
GSTIN/UIN of the Insured: 07AADCD2497A1ZX				
Type of Risk: As per annexure enclosed.				
Insured's Business: Tank Farm (Others)				
Period of Insurance:From 00:01 Hours of 14/07/2021 To Mid-night of 13/07/2022				
Total sum insured :Rs. 5551100000 (MD+BI) Details of sum insured as per annexure as enclosed.				
Coinsurance Details				
Company Name	ETASS Code	Branch Name	Share(%)	LeaderOrNonLeader
Reliance General Insurance Company Ltd.	1305	Nehru Place I	80	L
Sbi General Insurance Co	000073	New Delhi	20	N

Section I: Material Damage

No.	Location Address/s	Occupancy	SFSP Sum Insured (Rs.)
1	DELHI AVIATION FUEL FACILITY PRIVATE LIMITED (DAFFPL) SHAHBAD MOHAMAD PUR, IGI AIRPORT, NEW DELHI TERMINAL 3, TERMINAL 2 CARGO, SOUTH WEST SOUTH WEST DELHI- 110037	Tank Farm (Others)	4,616,000,000
Total Sum Insured			4,616,000,000

No.	Location Address/s	Occupancy	MB Sum Insured (Rs.)
1	DELHI AVIATION FUEL FACILITY PRIVATE LIMITED (DAFFPL) SHAHBAD MOHAMAD PUR, IGI AIRPORT, NEW DELHI TERMINAL 3, TERMINAL 2 CARGO, SOUTH WEST SOUTH WEST DELHI- 110037	Tank Farm (Others)	1,597,300,000
Total Sum Insured			1,597,300,000

Section II: Business Interruption

No.	Location Address/s	Indemnity Period	Gross Profit (FLOP) (Rs.)
1	DELHI AVIATION FUEL FACILITY PRIVATE LIMITED (DAFFPL) SHAHBAD MOHAMAD PUR, IGI AIRPORT, NEW DELHI TERMINAL 3, TERMINAL 2 CARGO, SOUTH WEST SOUTH WEST DELHI- 110037	12 Months	935,100,000
Total Sum Insured			935,100,000

Premium Details	
Premium Description	Amount
Net Premium	
CGST (9 %)	
SGST (9 %)	
Total Gross Premium (Rounded Off)	

Reliance General Insurance Company Limited. IRDAI Registration No. 103.

An ISO 9001:2015 Certified Company

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Corporate Office : Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063
RGI/MCOM/CO/2112/PS/VER. 1.0/010218 Corporate Identity No. U66603MH2000PLC128300. Industrial All Risk UIN No.: IRDAN103P0013V01200102.
PAN NO.: AABCR6747B

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022 4890 3009
74004 22200

GSTIN: 07AABCR6747B1Z1 ; HSN: 997137 ; Description of services: Other Property Insurance Service
Consolidated Stamp duty paid vide Letter of Authorisation No. CSD/318/2021/1294 dated 01st April 2021 at General Stamp Office, Mumbai.
This document shall be treated as a Tax Invoice as per Rule 9(2) of the Goods and Services Tax Invoice Rules.

Note: In the event of the dishonour of cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.

In witness whereof this policy has been signed at **Mumbai** on policy original tax invoice date 14/07/2021 in lieu of Policy No. as mentioned in the policy.

For any assistance with claims, please contact us on 74004 22200, (022) 4890 3009 or email us at rgicl.services@relianceada.com

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 (toll free), (022) 4890 3009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.cbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located: Smt. Sandhya Baliga Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: b.malokpal.delhi@gbic.co.in

For and on behalf of
Reliance General Insurance Company Limited

Authorized Signatory

Intermediary Name and Code: IRM INSURANCE BROKERS PRIVATE LIMITED 11BRG382

Intermediary Contact Number:

2/18

Reliance General Insurance Company Limited. IRDAI Registration No. 103.

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Annexure

Location # 2	DELHI AVIATION FUEL FACILITY PRIVATE LIMITED (DAFFPL) SHAHBAD MOH-AMAD PUR, IGI AIRPORT, NEW DELHI TERMINAL 3, TERMINAL 2 CARGO, SOUTH WEST SOUTH WEST DELHI- 110037								
Occupancy # 1	Tanks (others)	EQ zone : II	Section : VII	Risk Code/Rate Code : 29/7					
SI No.	Block Description / Name	Sum insured (In Rs.)							
		Plinth & foundations	Super Structure	Plant & machinery	Furniture, fixtures & Fittings etc.	Stock & stock in process	Electrical or Electronic Fittings or Equipments	Others	Total
1	Tank Farm (Others)	-	135200000	4071300000	-	409500000	-	-	4616000000
	TOTAL SUM INSURED	-	135200000	4071300000	-	409500000	-	-	4616000000
Location wise Total									4616000000

Description of property insured	ATF Tanks, Fire Water Tanks, Pumps, Filtration system, ATF in pipeline and tanks as Dead stock, D.G. Set, Pipeline System, Pit valves, internal Piping (including underground and aboveground), Spares, Valves, Hydrant system (including underground and aboveground) including Pit valves and accessories, ESB(s), Air Conditioners, Computers, SCADA System & Instrumentation and other automated panels & accessories, Building and other Civil Structure, Office Equipment [™] s & Furniture and all other underground and aboveground operational assets and other assets added during the period.
MD Warranties applicable	<ul style="list-style-type: none"> Warranted that there is no Kutcha Construction Warranted all the existing fire fighting system are operational through out the policy period.
Add-on covers	<ul style="list-style-type: none"> Earthquake Fire and Shock- Rs.4,616,000,000
MD Clauses	<ul style="list-style-type: none"> Insurance on Gross Profit on Turnover Basis Earthquake (Fire and Shock) Coinsurance Clause Loss due to accidentally failure of public water supply Sanction Limitation and Exclusion Clause Any Direct or indirect loss by infectious or contagious disease is excluded.
Exclusions	<ul style="list-style-type: none"> Terrorism Damage Exclusion Warranty Any direct or indirect loss by infectious or contagious disease is excluded as per Communicable Disease Exclusion Clause. Cyber Risk Exclusion clause NMA 2915
	<ul style="list-style-type: none"> Extension of cover loss due to accidental failure of Electricity / Public utilities Extension will be 10% of 5 days revenue Auditors' Fee SI INR. 20,00,000.00 Escalation Clause upto 10% of MD sum insured 42,06,50,000.00 Agreed Bank Clause Designation of Property Clause Removal of Debris including foreign debris e.g. dewatering, silt removal etc Expediting expenses including overtime and night works and air freight / express freight 5,00,00,000.00 Minor repair, reinstatement, extension, upgradation or similar work cover Inadvertent omission: Rs 1 Crore in aggregate 5,00,00,000.00 Loss Payee Waiver of Subrogation Additional Insured Multiple Insured Material Damage Provison Departmental Clause Works during policy period : Rs 2 crore in aggregate (once construction work is completed, to be automatically included under the operational policy seamlessly) 2,00,00,000 Loss minimization/ Loss prevention expenses ^{â€} Actual Obsolete equipment clause Architects', Surveyors' and Consulting Engineers' Fees upto 7.5% of TSI 34,62,00,000.0 Express air and sea freight Temporary removal of machinery(s) ^{â€} up to 60 days Spontaneous Decontamination and cost of clean up expenses Immediate Repair clause

Additional conditions

- Deliberate Damage clause
- 72 Hours Clause for windstorm, earthquake, flood
- Return of Premium Clause
- Alternate Basis Clause
- On Account Payment
- Nominated Surveyor's Clause
- Departmental Clause
- Additional increased cost of working
- Civil Authorities / Local Authorities
- Re instatement Clause
- 15% underinsurance without any average
- Escalation of values upto 2 % S I
- Impact Damage due to contractor vehicle equipment etc
- Leak search & finding cover
- ADDITIONAL RENT FOR AN ALTERNATE ACCOMMODATION
- SHUT DOWN AND START UP EXPENSE
- OMISSION TO INSURE ADDITIONS ALTERATIONS
- LOSS DUE ACCIDENTLY FAILURE OF PUBLIC UTILITIES
- Spoilage Consequential loss cover
- Supplier Premises Extension
- sanction limitation and exclusion clause
- Brand or trade marks
- non invalidation clause
- capital additions
- Smoke Damage Cover
- New Acquisitions / merger
- pair and set clause
- Free automatic re instatement clause
- Automatic Cover for new locations covered with additional premium
- Control of Damaged Goods Clause
- OEM PARTS
- UNDAMAGED FOUNDATION 5 CR
- INDUSTRY SEEPAGE POLLUTION COST OF CLEAN UP 5 CR
- Waiver of Subrogation between DAFFL & Delhi Airport Authority
- Preparation of Lost records / Computer Records, Valuable Papers & records Clause / Cost of Re writing
- records clause - upto Rs.5 Crs in aggregate
- Additional customs duty - upto Rs.5 Crs in aggregate
- SPRINKLE UPGRADE COST
- CUSTOMER PREMISES EXTENSION
- OMISSION TO INSURED ADDITION ALTERATION AND EXTENSION 23,08,00,000.00
- TECHNOLOGY ADVANCEMENT
- Additional cost of removal of debris 5cr aggregate
- Goods held in trust clause
- Laptop & Computers 17,17,00,000
- Any Direct or indirect loss by infectious or contagious disease is excluded
- Material Damage
- Excluding Terrorism
- Business Interruption
- Non-continuous process
- IP - 12 Months
- Turnover Basis
- Alternate basis
- Difference basis
- MLOP Not covered
- Contingent Extension of Loss of Profit Section comprising of Customers and Suppliers, Prevention of Access and Public Utilities would be restricted to the following coverage:
 - Suppliers and/or customers and/or utilities extension upto first tier or direct suppliers/customers/public utilities
 - Premises of Named customers & suppliers for a maximum limit of 20% of the limit of indemnity (Business Interruption Sum Insured/ Loss Limit) subject to maximum of Rs. 5 Crs. Coverage to be restricted to FLEXA perils for Overseas customer/suppliers, whereas coverage to be restricted to FLEXA and AOG perils for Domestic customer/suppliers.
 - Premises of Un-named customers & suppliers located in India, for a maximum limit of 10% of the limit of indemnity (Business Interruption Sum Insured/ Loss Limit) subject to maximum of Rs. 5 Crs and coverage restricted to FLEXA perils only. No cover for unnamed suppliers/customers located overseas.
 - Public utilities for a maximum limit of 17% of the limit of indemnity (Business Interruption Sum Insured/ Loss Limit) subject to maximum of Rs. 5 Crs. Coverage to be restricted to the terminal ends of

	<p>the utilities.</p> <ul style="list-style-type: none"> • The limits specified above are in aggregate across all onshore customers/suppliers/public utilities respectively. Assets like pipelines, transmission & distribution lines, cables, etc. extending beyond the suppliers and/ or customers and/ or utilities premises are excluded from coverage. • Prevention of access with maximum limit of 4 weeks (over & above the policy time excess) and with maximum radius of 5 kilometers from insured premises & only inland. 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) which prevents or hinders the use of or access to the premises (excluding port blockage)
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Business Interruption :	
Gross Profit	FLOP : Rs. 935,100,000
Indemnity period	FLOP : 12 Months
Extension	• Earthquake Fire and Shock - Rs. 935,100,000
Clauses	• Insurance on Gross Profit on Turnover Basis • Loss due to accidently failure of public water supply
Exclusions (APPLICABLE TO ALL LOCATIONS UNDER POLICY)	• Any direct or indirect loss by infectious or contagious disease is excluded as per Communicable Disease Exclusion Clause • Cyber Risk Exclusion clause NMA 2915

Deductibles(applicable per event per Insured)	
For Steel Manufacturing Plants, Integrated Steel Plants, Hot/ Cold Rolling Plants, Plants wherein Metal smelting, metal extraction, Ore Processing done and all types of Power Generation Plants (excluding Wind and Solar Power Plants) :	
For all policies having total Sum insured upto Rs.100 crores at single location (Material Damage & Business Interruption combined) : Material Damage - 5% of the claim amount subject to a minimum of Rs.5,00,000/- Business Interruption (FLOP) - 7 days of standard Gross profit.	
For all policies having total Sum insured more than Rs. 100 crores upto Rs.500 crores at single location (Material Damage & Business Interruption combined) : Material Damage - 5% of the claim amount subject to a minimum of Rs.10,00,000/- Business Interruption (FLOP) - 7 days of standard Gross profit.	
For all Policies having total Sum insured more than Rs.500 crores at single location (Material Damage & Business Interruption combined) : Material Damage - 5% of the claim amount subject to a minimum of Rs. 1,25,00,000/- Business Interruption (FLOP) - 30 days of standard Gross profit.	
For all risks having occupancy other than stated above :	
For all policies having total Sum insured upto Rs.100 crores at single location (Material Damage & Business Interruption combined): Material Damage - 5% of the claim amount subject to a minimum of Rs.5,00,000/- Business Interruption (FLOP) - 7 days of standard Gross profit.	
For all policies having total Sum insured more than Rs. 100 crores upto Rs.1500 crores at single location (Material Damage & Business Interruption combined): Material Damage - 5% of the claim amount subject to a minimum of Rs.10,00,000/- Business Interruption (FLOP) - 7 days of standard Gross profit.	
For all policies having Total Sum insured more than Rs.1500 crores and upto Rs. 2500 crores at single location (Material Damage & Business Interruption combined) : Material Damage - 5% of the claim amount subject to a minimum of Rs. 25,00,000/- Business Interruption (FLOP) - 7 days of standard Gross profit.	
For all policies having total Sum insured more than Rs.2500 crores at single location (Material Damage & Business Interruption combined) : Material Damage - 5% of the claim amount subject to a minimum of Rs. 50,00,000/- Business Interruption (FLOP) - 14 days of standard Gross profit.	

Industrial All Risk Insurance - Commercial**Section I - Material Damage**

In consideration of the insured paying to the Company, the premium shown in the schedule, the Company agrees (subject to the terms, conditions and exclusions contained herein or endorsed or otherwise expressed here on which shall so far as the nature of them respectively will permit be deemed to be conditions precedent to the right of the Insured to recover hereunder) that if after payment of the premium any of the property insured be accidentally physically lost destroyed or damaged other than by an excluded cause during the period of insurance or any subsequent period in respect of which the insured shall have paid and the Insurer shall have accepted the premium required for the renewal of this policy, the Insurer will pay to the Insured the value of the property at the time of the happening of its accidental physical loss or destruction or damage (being hereinafter termed Damage) or at its option reinstate or replace such property or any part thereof

Provided that the liability of the Insurer in respect of any one loss or in the aggregate in any one period of insurance shall in no case exceed

i. As regards buildings, plants and machinery, furniture, fixture, fittings etc. the cost of replacement or reinstatement on the date of replacement or reinstatement subject to the maximum liability being restricted to the sum insured in respect of that category of the item under the policy.

ii. As regards stocks the market value of the same not exceeding the sum insured in respect of that category of item under the policy.

EXCLUSIONS**A. EXCLUDED CAUSES****1) This policy does not cover damage to the property insured caused by:**

a) i) Faulty or defective design materials or workmanship inherent vice latent defect gradual deterioration deformation or distortion or wear and tear

ii) Interruption of the water supply gas electricity or fuel systems or failure of the effluent disposal systems to and from the premises unless Damage by a cause not excluded in the policy ensues and then the Insurer shall be liable only for such ensuing Damage.

b) i) Collapse or cracking of buildings

ii) Corrosion rust extremes or changes in temperature dampness dryness wet or dry rot fungus shrinkage evaporation loss of weight pollution contamination change in colour flavour texture or finish action of light vermin insects marring or scratching unless such loss is caused directly by Damage to the property insured or to premises containing such property by a cause not excluded in the policy.

c) i) Larceny

ii) Acts of fraud or dishonesty

iii) Disappearance unexplained or inventory shortage misfiling or misplacing of information shortage in supply or delivery of materials or shortage due to clerical or accounting error

d) i) Coastal or river erosion

ii) Normal settlement or bedding down of new structures

2) Damage caused by or arising from :-

a) Any willful act or willful negligence on the part of the Insured or any person acting on his behalf

b) Cessation of work delay or loss of market or any other consequential or indirect loss of any kind or description whatsoever

3) Damage occasioned directly or indirectly by or through or in consequence of any of the following occurrences, namely:-

a) War invasion act of foreign enemy hostilities or warlike operations (whether war be declared or not) civil war

b) Mutiny civil commotion assuming the proportions of or amounting to a popular rising military rising insurrection rebellion revolution military or usurped power

4) i) Permanent or temporary dispossession resulting from nationalisation commandeering or requisition by any lawfully constituted authority

ii) Permanent or temporary dispossession of any building resulting from the unlawful occupation of such building by any person

iii) Provided that the Insurers are not relieved of any liability to the Insured in respect of Damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise insured by this Policy

iv) The destruction of property by order of any public authority

In any action, suit or other proceeding where the Insurer alleges that by reason of the provisions of Exclusions A3 (a) and (b) above any loss destruction or damage is not covered by this insurance the burden of proving that such loss destruction or damage is covered shall be upon the Insured.

5) Damage directly or indirectly caused by or arising from or in consequence of or contributed confiscation to by :-

a) Nuclear weapons material

b) Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

Solely for the purpose of this Exclusion Combustion shall include any self-sustaining process of nuclear fission.

B. EXCLUDED PROPERTY

This Policy does not cover :

- 1) Money cheques stamps bonds credit cards securities of any description jewellery precious stones precious metals bullion furs curiosities rare books or works of art unless specifically mentioned as insured by this policy.
- 2) Unless specifically mentioned as insured by this Policy goods held in trust or on commission, documents, manuscripts, business books, computer systems records, patterns models, moulds plans, designs explosives.
- 3) a) Vehicles licensed for road use (including accessories thereon) caravans trailers railway locomotives or rolling stock watercraft aircraft spacecraft or the like.
b) Property in transit other than within the premises specified in the Schedule.
c) Property or structures in course of demolition construction or erection and materials or supplies in connection therewith.
d) Land (including top-soil back-fill drainage or culverts) driveways pavements roads runways railway lines dams reservoirs canals rigs wells pipelines tunnels bridges docks piers jetties excavations wharves mining property underground off-shore property unless specifically covered.
e) Livestock growing crops or trees
f) Property damaged as a result of its undergoing any process
g) Property undergoing testing installation including materials and supplies therefore if directly attributable to the operations of work being performed thereon unless Damage by a cause not otherwise excluded ensues and then the Insurer will be liable only for such ensuing loss
h) Property more specifically insured
i) Property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipments temporarily removed for repairs, cleaning, renovation or other similar purpose for a period not exceeding 60 days within territorial limits of India only.
j) Damage to property which at the time of the happening of such damage is insured by or would for the existence of this policy be insured by any marine policy or policies except in respect of any excess beyond the amount which would have been payable under the marine policy or policies had this insurance not been effected.

DEDUCTIBLES

This policy does not cover the deductibles stated in the schedule in respect of each and every loss as ascertained after the application of all other terms and conditions of the policy including any condition of Average.

Warranted that during the currency of the policy the Insured shall not effect insurance in respect of the amount of the deductibles stated in the schedule.

GENERAL CONDITIONS

1. THIS POLICY shall be voidable in the event of mis-representation, mis-description or nondisclosure of any material particular.
2. All insurances under this policy shall cease on expiry of 7 days from the date of fall or displacement of any building or part thereof or of the whole or any part of any range of buildings or of any structure of which such building forms part.
PROVIDED such a fall or displacement is not caused by a peril not excluded by this policy or such loss or damage would be covered if such building, range of buildings or structure were insured under this policy.
Notwithstanding the above, the Company, subject to an express notice being given as soon as possible but not later than seven days of any such fall or displacement may agree to continue the insurance subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.
3. Under any of the following circumstances the insurance ceases to attach as regards the property affected unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the policy by or on behalf of the Company :-
 - a) If the trade or manufacture carried on be altered, or if the nature of the occupation or other circumstances affecting the building insured or containing the insured property be changed in such a way as to increase the risk of loss or damage by Insured Perils.
 - b) If the building insured or containing the insured property becomes unoccupied and so remains for a of more than 30 days.

- c) If the interest in the property passes from the insured otherwise than by will or operation of law.
4. This insurance may be terminated at any time at the request the Insured, in which case the Company will retain the premium at Customary short period rate for the time the policy has been in force. This insurance may also at any time be terminated at the option of the Company, on 15 days notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a rate able proportion of the premium for the unexpired term from the date of the cancellation.
5. (i) On the happening of any loss or damage the Insured shall forthwith give notice thereof to the Company and shall within 15 days after the loss or damage, or such further time as the Company may in writing allow in that behalf, deliver to the Company
- a) A claim in writing for the loss or damage containing as particular an account as may be reasonably practicable of all the several articles or items or property damaged or destroyed, and of the amount of the loss or damage thereto respectively, having regard to their value at the time of the loss or damage not including profit of any kind.
- b) Particulars of all other insurances, if any.
The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specification books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports (internal/ external) proofs and information with respect to the claim and the origin and cause of the fire and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with declaration on oath or in other legal form of the truth of the claims and of any connected therewith.
No claim under this policy shall be payable unless the terms of this condition have been complied with.
- (ii) In no case whatsoever shall the Company be liable for any loss or damage after the expiration of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
6. On the happening of loss or damage to any of the property insured by this policy, the Company may -
- a) Enter and take and keep possession of the building or premises where the loss or damage has happened,
- b) Take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage,
- c) Keep possession of any such property and examine, arrange, remove or otherwise deal with the same,
- d) Sell any such property or dispose of the same for account of whom it may concern.
- The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn, and the Company shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this policy in answer to any claim.
- If the insured or any person on his behalf shall not comply with the requirements of the Company or shall hinder or obstruct the Company, in the exercise of its powers hereunder, all benefits under this policy shall be forfeited.
The Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not.
7. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under the policy or if the loss or damage be occasioned by the wilful act, or with the connivance of the Insured, all benefits under this policy shall be forfeited.
8. If the Company at its option, reinstate or replace the property damaged or destroyed, or any part thereof, instead of paying the amount of the loss or damage, or join with any other Company or Insurer in so doing, the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner, and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage nor more than the sum insured by the Company thereon.
- If the Company so elect to reinstate or replace any property the insured shall at his own expense furnish the Company with such plans specifications, measurements, quantities and such other particulars as the Company may require, and no acts done, or caused to be done, by the Company with a view to reinstatement or replacement shall be deemed an election by the Company to reinstate or replace.
- If in any case the Company shall be unable to reinstate or repair the property hereby insured, because of any municipal or other regulations in force affecting the alignment of streets or the construction of buildings or otherwise, the Company shall, in every such case, only be liable to pay such sum as would be requisite to reinstate or repair such property if the same could lawfully be reinstated to its former condition.
9. If the property hereby insured shall at the time of reinstatement/replacement repair following a loss or damage indemnifiable under the policy be of greater value than the Sum Insured under the policy, then the insured shall be considered as being his own insurer for the difference and shall bear a rate able proportion of loss.
Each item of the policy to which this condition applies shall be separately subject to the foregoing provision.

Provided however that if the said Sum Insured in respect of such item(s) of the Schedule shall not be less than 85% (Eighty Five percent) of the value of the item(s) thereat, this condition shall be of no purpose and effect.

10. If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons covering the same property, this Company shall not be liable to pay or contribute more than its rate able proportion of such loss or damage.

11. The Insured shall at the expense of the Company do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company.

12. If any difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of an arbitrator to be appointed in writing by the parties in difference, or if they cannot agree upon a single arbitrator, to the decision of two dis-interested persons as arbitrators of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party in accordance with the provision of the Arbitration Act, 1940, as amended from time to time and for the time being in force. In case either party shall refuse or fail to appoint arbitrator within two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint sole arbitrator and in case of disagreement between the arbitrators, the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings.

It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage shall be first obtained.

13. Every notice and other communication to the Company required by these conditions must be written or printed.

14. At all times during the period of insurance of this policy the insurance cover will be maintained to the full extent of the respective sum insured in consideration of which upon the settlement of any loss under this policy, pro rata premium for the unexpired period from the date of such loss to the expiry of period of insurance for the amount of such loss shall be payable by the insured to the Company.

The additional premium referred above shall be deducted from the net claim amount payable under the policy. Thus continuous cover to the full extent will be available notwithstanding any previous loss for which the company may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this condition is to ensure continuity of the cover to the insured subject only to the right of the company for deduction from the claim amount when settled of pro-rata premium to be calculated from the date of loss till expiry of the policy.

Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the insured immediately on occurrence of the loss exercises his option not to reinstate the sum insured as above.

Special Conditions to Section I

1. Sums Insured

It is a requirement of this Insurance that the sums insured stated in the Schedule shall not be less than the cost of reinstatement as if such property (except for stocks) were reinstated on the first day of the Period of Insurance which shall mean the cost of replacement of the insured items by new items in a condition equal to but not better or more extensive than its condition when new.

2. Basis of Loss Settlement

In the event of any loss destruction or damage the indemnification under this section shall be calculated on the basis of the reinstatement or replacement of the property lost destroyed or damaged, subject to the following provisions :

2.1. Reinstatement or replacement shall mean :

1. where property is lost or destroyed, the rebuilding of any buildings or the replacement of any other property by similar property, in either case in a condition equal to but not better or more extensive than its condition when new
2. where property is damaged, the repair of the damage and the restoration of the damaged portion of the property to a condition substantially the same as but not better or more extensive than its condition when new.

2.2. Special Provisions

- 1: The work of reinstatement (which may be carried out upon another site and in any manner suitable to the requirements of the Insured subject to the liability of the Insurers not being thereby increased) must be commenced and carried out within 12 months after the destruction or damage otherwise no payment beyond the amount which would have been payable under the policy if this special provisions had not been incorporated herein shall be made
2. Where any property is lost destroyed or damaged in part only the liability of the Insurers shall not exceed the sum representing the cost which the Insurers could have been called upon to pay for reinstatement if such property had been wholly destroyed
3. Until the cost of reinstatement or replacement shall have been actually incurred the amount payable under each of the items shall be

calculated on the basis of the actual cash value of such items immediately before the loss destruction or damage with due allowance for depreciation for age use and condition.

3. Debris Removal

This policy covers the necessary expense for removal of debris of insured property from the described premises as a result of physical loss destruction or damage insured against under this policy.

The Company's total liability for debris removal is limited to the amount entered in the Schedule.

Section II - Business Interruption

The Insurers agree that if during the period of insurance the business carried on by the insured at all the premises specified & listed in the Schedule is interrupted or interfered with in consequence of loss destruction or damage indemnifiable under Section I, then the Insurers shall indemnify the Insured for the amount of loss as hereinafter defined resulting from such interruption or interference provided that the liability of the Insurers in no case exceeds the total sum insured or such other sum as may hereinafter be substituted therefore by Endorsement signed by or on behalf of the Insurers.

Special Exclusions to Section II :

1. This Policy does not cover loss resulting from interruption of or interference with the business directly or indirectly attributable to

- 1.1. Any restrictions on reconstruction or operation imposed by any public authority
- 1.2. The Insured's lack of sufficient capital for timely restoration or replacement of property lost destroyed or damaged
- 1.3. Loss of business due to causes such as suspension lapse or cancellation of a lease license or order etc. which occurs after the date when the items lost destroyed or damaged are again in operating condition and the business could have been resumed, if said lease license order etc. had not lapsed or had not been suspended or cancelled.
- 1.4. Damage to boilers economizers turbines or other vessels machinery or apparatus in which pressure is used or their contents resulting from their explosion or rupture.
- 1.5. Electronic installations, computers and data processing equipment.
- 1.6. Damage resulting from :
 - a) Deliberate erasure loss distortion or corruption of information on computer systems or other records programs or software.
 - b) Other erasure loss distortion or corruption of information on computer systems or other records programs of software unless resulting from fire, lightning, explosion, aircraft, impact by any rail/road vehicle or animals, riot, strike, malicious activity, earthquake, hurricane, windstorm, flood, bursting, overflowing, discharging or leaking of water tanks, apparatus, or pipes in so far as it is not otherwise excluded unless caused by Damage to the machine or apparatus in which the records are mounted.
- 1.7. mechanical or electrical breakdown or derangement of machinery or equipment.

2. This Policy does not cover the deductible stated in the Schedule to be borne by the Insured.

Basis of Insurance :

The cover provided under this Section shall be limited to loss of Gross Profit due to (a) Reduction in Turnover and (b) Increase in Cost of Working and the amount payable as indemnity hereunder shall be

(a) In respect of Reduction in Turnover : The sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period shall fall short of the Standard Turnover in consequence of the loss destruction or damage

(b) In respect of Increase in Cost of Working : The additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the Reduction in Turnover which but for that expenditure would have taken place during the Indemnity Period in consequence of loss destruction or damage, but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided

less any sum saved during the indemnity Period in respect of such of the charges and expenses of the business payable out of Gross Profit as may cease or be reduced in consequence of loss destruction or damage provided that if the sum insured by this item be less than the sum produced by applying the Rate of Gross Profit to the Annual Turnover (or to a proportionately increased multiple thereof where the Maximum Indemnity Period exceeds twelve months) the amount payable shall be proportionately reduced.

DEFINITIONS

1. Gross Profit

The amount by which

the sum of the amount of the Turnover and the amount of the closing stock and work in progress shall exceed the sum of the amounts of the opening stock and work in progress and the amount of the Uninsured Working Expenses.

Note : The amounts of the opening and closing stocks and work in progress shall be arrived at in accordance with the Insured's normal accountancy methods, due provision being made for depreciation.

2. Uninsured Working Expenses :

The following variable expenses of the business are not covered by this Policy :

- A. turnover and purchase taxes

B. purchases (less discounts received)

C. carriage, packing and freight

3. Turnover :

The money (less discounts allowed) paid or payable to the Insured for goods sold and delivered and for services rendered in the course of the business at the Premises.

4. Indemnity Period :

The period beginning with the occurrence of loss, destruction or damage and ending not later than the Maximum Indemnity Period thereafter during which the results of the Business shall be affected in consequence thereof. Provided always that the Company is not liable for the amount equivalent to the rate of Gross Profit applied to the Standard Turnover during the period of Time Exclusion as mentioned in the Schedule.

5. Rate of Gross Profit :

The Rate of Gross Profit earned on the Turnover during the financial year immediately before the date of loss destruction or damage.

6. Annual Turnover :

The Turnover during the twelve months immediately before the date of loss, destruction or damage.

7. Standard Turnover

The Turnover during that period in the twelve months immediately before the date of loss, destruction or damage which corresponds with the Indemnity Period appropriately adjusted where Indemnity Period exceeds twelve months to which such adjustments shall be made as may be necessary to provide for the trend of business and for variations in or other circumstances affecting the Business either before or after loss, destruction or damage or which would have affected the Business had the loss, destruction or damage not occurred, so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which but for the loss, destruction or damage would have been obtained during the relative period after the loss, destruction or damage.

PROVISIONS

Memo 1 - Benefits from other Premises :

If during the Indemnity period goods are sold or services are rendered elsewhere than at the premises for the benefit of the Business either by the Insured or by others acting on his behalf, the money paid or payable in respect of such sales, or services shall be taken into account in arriving at the Turnover during the Indemnity Period.

Memo 2 - Return of Premium :

If the Insured declares at the latest nine months after the expiry of any policy year that the Gross Profit earned during the accounting period of Twelve months most nearly concurrent with any period of insurance, was less than the sum insured thereon, a pro-rata return of premium not exceeding one third of the premium paid on such sum insured for such period of insurance shall be made in respect of difference.

If any loss, destruction or damage has concurred giving rise to a claim under this policy, such return shall be made in respect only of so much of said difference as is not due to such loss, destruction or damage.

Wordings for Add-ons,Clauses,Warranties

Earthquake (Fire and Shock)

"In consideration of the payment by the Insured to the Company additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this insurance is extended to cover 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 including flood or overflow of the seas, lakes, reservoirs and rivers and / or Landslide / Rockslide resulting there from.

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."

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 damage was occasioned by or through or in consequence of earthquake.

Insurance on Gross Profit on Turnover Basis

Item No.	Sum Insured
1. On Gross Profit	Total Sum Insured Rs.935,100,000

The insurance under Item No.1 is limited to loss of Gross Profit due to (a) Reduction in Turnover and (b) increase in Cost of Working and the amount payable as indemnity there under shall be: -

(a) IN RESPECT OF REDUCTION IN TURNOVER: the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period shall, in consequence of the Damage, fall short of the Standard Turnover.

(b) IN RESPECT OF INCREASE IN COST OF WORKING: the additional expenditure (subject to the provisions of Memo 2) necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Turnover which but for that expenditure would have taken place during the Indemnity period in consequence of the Damage but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided.

Less any sum saved during the Indemnity Period in respect of such of the Insured Standing Charges as may cease or be reduced in consequence of the Damage:

Provided that if the Sum Insured by this Item be less than the sum produced by applying the Rate of Gross Profit to (where the Indemnity Period exceeds 12 months insert 'times' as may be appropriate e.g. for 18 months insert one and a half times) the Annual Turnover, the amount payable shall be proportionately reduced.

Departmental Clause:

"If the business be conducted in departments, the independent trading results of which are ascertainable, the provision of Clauses (a) and (b) of Item 1 shall apply separately to each department affected by the damage except that if the Sum Insured by the said item be less than the aggregate of the sum produced by applying the rate of gross profit for each department of the business (whether affected by the damage or not) to the relative Annual Turnover thereof, the amount payable shall be proportionately reduced."

Definitions

GROSS PROFIT - The sum produced by adding to the Net Profit the amount of the insured Standing Charges, or if there be no Net Profit the amount of the Insured Standing Charges less such a proportion of any net trading loss as the amount of the Insured Standing Charges bears to all the Standing Charges of the business.

NET PROFIT - The net trading profit (exclusive of all capital receipts and accretions and all outlay properly chargeable to capital) resulting from the business of the Insured at the premises after due provision has been made for all Standing and other charges including depreciation, but before the deduction of any taxation chargeable on profits.

INSURED STANDING CHARGES - (Appropriate list to be inserted).

TURNOVER - The money paid or payable to the Insured for goods sold and delivered and for services rendered in course of the business at the premises.

INDEMNITY PERIOD - The period beginning with the occurrence of the damage and ending not later than 12 Months thereafter during which the results of the business shall be affected in consequence of the damage.

RATE OF GROSS PROFIT - The rate of Gross Profit earned on the turnover during the financial year immediately before the date of the damage.	To which such adjustments shall be made as may be necessary to provide for the trend of the business and for variations in or special circumstances affecting the business either before or after the damage or which would have affected the business had the damage not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable the results which, but for the damage, would have been obtained during the relative period after the damage.
ANNUAL TURNOVER - The Turnover during the twelve months immediately before the date of the damage.	
STANDARD TURNOVER -The Turnover during that Period in the twelve months immediately before the date of the damage which corresponds with the Indemnity Period.	

Memo 1: If during the Indemnity Period goods shall be sold or services shall be rendered elsewhere than at the premises for the benefit of the business either by the Insured or by others on his behalf the money paid or payable in respect of such sales or services shall be brought into account in arriving at the Turnover during the Indemnity Period.

Memo 2: If any Standing Charges of the business be not insured by this policy then in computing the amount recoverable hereunder as increase in Cost of Working that proportion only of the additional expenditure shall be brought into account which the sum of the Net Profit and the Insured Standing Charges bears to the sum of the Net Profit and all the Standing Charges.

Memo 3: If the Insured declares, at the latest twelve months after the expiry of any Period of Insurance, that the Gross Profit earned (or a proportionately



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Increased multiple thereof where the maximum Indemnity Period exceeds 12 months) during the accounting period of 12 months most nearly concurrent with any period of Insurance, as certified by the Insured's Auditors, was less than the Sum Insured thereon, a pro-rata return of premium not exceeding 50% of the premium paid on such Sum Insured for such period of Insurance shall be made in respect of the difference. Where, however, the declaration is not received by the Company within twelve months after the expiry of the period of insurance, no refund shall be admissible.

If any damage has occurred giving rise to a claim under this policy, such return shall be made in respect only of said difference as is not due to the damage.

(A) Extension to cover Consequential Loss due to other Add-On Covers:

In consideration of the payment of the after mentioned premium, it is hereby agreed and declared that, notwithstanding anything in the within written policy contained to the contrary, the term 'Damage' as defined in this policy shall (subject always to the Special Conditions hereinafter contained) extend to include: Earthquake (Fire and Shock)

Provided that it is hereby further expressly agreed and declared that:-

- (1) The liability of the Company shall in no case under the Endorsement and the Policy exceed the sum insured by this Policy.
- (2) All the Conditions of this Policy shall apply in all respects to the insurance granted by this extension save in so far as the same may be expressly varied by the above Special Conditions.
- (3) The Special Conditions herein shall apply only to the insurance granted by this extension and the Conditions of the Policy shall apply in all respects to the insurance granted by the policy as if this Endorsement had not been made thereon.

Accidental failure of Water Supply

In consideration of the payment of an additional premium it is hereby agreed and declared that loss as insured by this policy resulting from interruption of or interference with the business carried on by the insured at the premises described within in consequence of failure of the Water Works from which the insured obtain Water at the said premises directly due to Damage (as within defined) to property at an Water Works* (excluding Jack wells) from which the insured obtain Water shall be deemed to be loss resulting from damage to property used by the insured at the premises

Provided, however, that the Company shall not be liable for any loss occasioned by the deliberate act of the Government, Municipal or Local Authority or Supply Authority not performed for the sole purpose of safeguarding life or protecting any part of the supply undertaking's system: or by the exercise by any such Authority of its power to withhold or restrict or ration supply not necessitated solely by Damage to the supply undertaking's generating or supply equipment by an insured peril.

For the purpose of the above extension, the 'Indemnity Period' in respect of each damage or of a series of damages consequent or or attributable to one source or original cause shall be as follows:

"The period beginning with the occurrence of damage and ending not later than 60 days thereafter during which the result of the business shall be affected in consequence of the damage."

Provided that the Company shall not be liable for any loss unless the duration of each such failure exceeds 24 hours.

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

In any action, suit or other proceeding, where the Company alleges that by reason of the provisions of this Condition any loss or damage is not covered by this insurance, the burden of proving that this loss or damage is covered shall be upon the insured.

The limits specified above are in aggregate across all onshore public utilities .

CO-INSURANCE CLAUSE

1. It is hereby declared and agreed that insurers named hereunder severally agree and accept the following for the proportion set against its name:

1.1 In event of any claim being admissible by the insurer towards the liability, to pay or make good to the insured the value of the property at the time of the happening of its loss or destruction or the amount of such damage thereto as provided for under the policy and or

1.2 To indemnify the insured against liability at law or damage to any property or injuries to persons as provided for under the policy

2 . Co-insurance Schedule:

Coinsurance Details				
Company Name	ETASS Code	Branch Name	Share(%)	LeaderOrNonLeader
Reliance General Insurance Company Ltd.	1305	Nehru Place I	80	L
Sbi General Insurance Co	000073	New Delhi	20	N

3. Conditions forming part of this clause

It is hereby agreed and understood that:

- 3.1 The Insured in exercise of his option has after having understood the implications, selected the above named lead Insurer and the named Co-insurers vide sr. Nos. of the co- Insurance schedule as in point no.2 under the policy.
- 3.2 The duties of insured would devolve upon the authorized intermediary licensed by IRDA (referred to as authorised representative here after) where the insured appoints such authorized intermediary to transact on his behalf with the insurer/s.
- 3.3 It shall be the responsibility of the insured or his authorised representative licensed by IRDA to decide on the panel of co-insurers and their respective shares of the risk here in as set out in co-insurance share under paragraph 2 above and communicate the same to all such participating co-insurers, prior to assumption of risk.
- 3.4 The lead Insurer shall finalize the terms and conditions applicable to the risk in the form of an underwriting slip with a unique code to be handed over to the Insured/Authorised intermediary.
- 3.5 It shall be the responsibility of the insured or his authorized representative to ensure that all insurers listed in the co-insurance schedule under paragraph 2 above, are fully aware of the terms and conditions of this policy and shall secure their unqualified acceptance of such terms and conditions prior to issuance of cover and inclusion of names of insurers in this co-insurance arrangement.
- 3.6 During the currency of the policy, if there are any material changes in risk or as changes in original terms and conditions such as variation in Sum Insured, changes in premium charged, extension of policy period, etc., the same shall be communicated by the insured or his authorised representative giving sufficient advance notice of 7 days to the leader as well as all other participating co-insurers listed in the co-insurance schedule under paragraph 2 above and procure confirmation thereon. The endorsement to this effect shall be executed by the lead insurer under advice to all other participating co-insurers.
- 3.7 The liability of the insurers shall in no case exceed in respect of each item of the sum expressed in the set schedule to be insured thereon or in the all, the total sum insured hereby or sums as may be substituted thereof by endorsement.
- 3.8 In the event of any of the insurers, chosen by the Insured as per paragraph 3.1 above and listed in the co-insurance schedule, withdrawing from participation in this Policy at any time during its currency after giving due notice of 14 days, the insured shall arrange for an alternative insurer to take up the full share of risk vacated by the existing insurer. In the event of insured failing to do so, the insured shall be considered as his own insurer for such share of risk or part there of which is not taken up by such alternative co-insurer.
- 3.9 In the event of a claim under this policy, the insured shall give notice of its occurrence to the Lead Insurer with a copy to all the insurers as listed in clause 2 above.
- 3.10 Upon receipt of such notification of claim, all claim related activities including appointment of surveyors, etc shall be done by the lead insurer who shall decide the admissibility as well as quantum of the claim and the co-insurers shall abide by the same.
- 3.11 In the event of any claim being value of more than 5 crores the lead insurer can immediately demand and the following co-insurer shall pay the cash call of their proportionate share of loss.
- 3.12 In all other cases, where the Lead Insurer pays 100% of the assessed loss, the following co-insurer/s shall remit their share of the loss to the Lead Insurers within a maximum period of 21 days from the date on which the Lead Insurer makes the demand.
Lead Insurer's declaration that the Claim and the amount there of was in accordance with terms and conditions of the Policy issued shall be considered sufficient by the co-insurers for the purpose of remitting their share of the loss to the Lead Insurer.
- 3.13 The co-insurers forming part of this agreement shall be entitled to demand and obtain from the Lead Insurer/Intermediaries copies of all policies, endorsements or other claim related documents relevant to this co-insurance clause.

In witness, whereof, this policy has been signed by Reliance General Insurance Company (Lead Insurer) for itself and as authorized agents for other participating insurers named herein
Subject otherwise to the terms, exceptions, conditions and limitations of this policy.



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Sanction Limitation and Exclusion Clause:

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.

Transmission and Distribution Lines Exclusion:

This policy does not cover any loss of, destruction of or damage to any kinds of above or below ground conductors (e.g. transmission and distribution lines) including wires, cables, poles, scaffolding, pylons and masts or any property forming a part thereof or connected therewith and including substations and transformer stations unless such conductors for which the insured carries the risk are located no further than 1,500 feet from an insured plant of the insured.

This exclusion also applies to any consequential losses, time element losses or business interruption losses resulting there from including but not limited to increased cost of working.

This exclusion includes but is not limited to conductors for the transmission or distribution of electrical energy, telephone or telegraphic signals, and all communication signals whether audio or visual.

It is, however, understood and agreed that this exclusion shall not apply to:

- Cellular Network Package policies other than any network with physical connections like optional fiber cables.
- Captive Power Plants
- MD cover for Substations of power companies involved in distribution of Power is allowed for property located on premises owned and/or controlled and/or managed by the insured.
- Transmission and distribution lines of standalone power distribution and/or transmission companies are completely excluded.



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Terrorism Damage Exclusion Warranty

This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

Communicable Disease Exclusion Clause

1. Notwithstanding any provision, clause or term the policy to the contrary, the policy excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):

1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and

1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.

For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to reinsured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by the policy.

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by the policy that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of the policy (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, the policy by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) any change in the law, clause or similar provision; (3) any follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any reinsurance, coverage or protection under the policy that would otherwise be excluded through the exclusion set forth in this [Clause].

6. If the insurer alleges that by reason of this [Clause] any amount is not covered by the policy, the burden of proving the contrary shall rest in the insured.

Cyber Risk Exclusion

1. Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

1. This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other

cause or event contributing concurrently or in any other sequence to this loss. ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment. COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to "Trojan Horses", "worms" and "time or logic bombs"

II. However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy Period to property insured by this Policy directly caused by such listed peril Listed Perils:

- i. Fire
- ii. Explosion

2. Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored, the basis of valuation shall be the cost of blank media. However, this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

25/01/02

NMA 2915



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**Portable Electronic Equipment Insurance-Commercial Insurance Policy
Endorsement Schedule**

Issuing Office : Reliance General Insurance Co. Ltd. 6th Floor, Oberoi Commerz, Oberoi Garden City, Off Western Express Highway Goregaon (East), Mumbai - 400 063, India	Servicing Branch Office: Reliance General Insurance Co. Ltd 1ST FLOOR, A 12, MOHAN CO-OPERATIVE INDUSTRIAL ESTATE, MATHURA ROAD,,SOUTH DELHI,DELHI, - 110044 Contact No. 011-45253200
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Branch Name & Code	Nehru Place I 1305	Agent Name & Code	IRM INSURANCE BROKERS PRIVATE LIMITED 11BRG382
Name of the Insured	DELHI AVIATION FUEL FACILITY PRIVATE LIMITED,		
Address of the Insured	SHAHBAD MOHAMAD PUR, IGI AIRPORT NEW DELHI TERMINAL 3, TERMINAL -2, CARGO 110037 DELHI		
Type of Endorsement	Any Other Non Premium Bearing Endorsement		
Policy Number	130562129150133426	Endorsement Number :	61001
Period of Insurance	14/07/2021 TO 13/07/2022	Endorsement Effective Date :	14/07/2021
Date of Issue	13/08/2021		

Coinsurance Details

RGICL	100%
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Endorsement Description

Notwithstanding anything to the contrary, it is hereby declared and agreed that, on the request of the Insured, Policy Excess stands Corrected and should be read as *Excess 1% of sum insured , Minimum Rs. 1000/- * within the policy

The sum insured and premium remain unaltered.

Subject otherwise to conditions, warranties and exclusions under the policy.

For & On Behalf of
Reliance General Insurance Company Limited

Authorised Signatory

(Service Tax Registration No AABCR6747BST01)

Category-General Insurance Business Service 00440005

Reliance General Insurance Company Limited. IRDAI Registration No. 103.

An ISO 9001:2015 Certified Company

Registered Office : Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, Oberoi Garden City, Off Western Express Highway,Goregaon (East), Mumbai - 400 063
 Corporate Office : Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, Oberoi Garden City, Off Western Express Highway,Goregaon (East), Mumbai - 400 063
 RGI/MCOM/CO/2915/PE/VER. 1.0/010218 Corporate Identity No. U66603MH12000PLC128300. Portable Electronic Equipment UIN No.: IRDAN105P0018V01200102.
 PAN NO.: AABCR6747B

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DELHI AVIATION FUEL FACILITY PRIVATE LIMITED,
SHAHBAD MOHAMAD PUR, IGI AIRPORT NEW DELHI
TERMINAL 3, TERMINAL -2, CARGO ,SOUTH WEST, DELHI
110037

Contact Number :

Subject : Portable Electronic Equipement Insurance-Commercial Policy No :130562129150133426

Dear Sir,

Welcome to the Reliance General Insurance family!

Thank you for choosing Reliance General Insurance as your preferred insurance partner.

We are pleased to inform you that you have been insured under Policy No.130562129150133426 (attached herewith).

This Policy has been prepared based on the information furnished by you. We request you to kindly go through the same. In case a duly signed proposal form has not been submitted, information received from you, whether orally or in writing, has been specified in the Policy document on the basis of understanding provided to the Company.

If you find any discrepancy in the document, kindly write to us immediately for necessary rectification in writing forthwith but in no case later than 15 days from the date of receipt of the Policy document. In the absence of any communication from your end, the contents of the policy shall be deemed as accepted.

To enable us to serve you better, you are requested to mention your Policy Number in all your further correspondence.

While we believe that with Reliance General Insurance, you get nothing less than excellent and unparalleled services, should you have any complaints or post purchase requirements like correction / changes in the policy or claims to be reported, please write to us on

Write to rgicl.services@relianceada.com

Looking forward to a long lasting and delightful relationship.

Yours sincerely,



For Reliance General Insurance Company Limited.
Authorised Signatory

Portable Electronic Equipment Insurance-Commercial Policy Schedule

Corporate Office/Policy Issuing Office: Reliance General Insurance Co. Ltd. 6th Floor, Oberoi Commerz, Oberoi Garden City, Off Western Express Highway Goregaon (East), Mumbai - 400 063, India		Policy Sourcing/ Servicing Branch Office: 1ST FLOOR, A 12, MOHAN CO-OPERATIVE INDUSTRIAL ESTATE, MATHURA ROAD,,SOUTH DELHI,DELHI, - 110044 Contact No. 011-45253200			
Agency & Code: IRM INSURANCE BROKERS PRIVATE LIMITED 11BRG382		Agent Contact No			
Policy No: 130562129150133426		Tax Invoice No. & Date: P071421100896 & 09/Aug/2021			
Customer ID No: 20000767261		Details of previous policy (In case of Renewal)			
Date of proposal & declaration: 14/07/2021		<table border="1"> <tr> <td>Previous Policy No 110162029150236613</td> <td>Date of Expiry 13/07/2021</td> </tr> </table>		Previous Policy No 110162029150236613	Date of Expiry 13/07/2021
Previous Policy No 110162029150236613	Date of Expiry 13/07/2021				
Name, Communication Address & Place of Supply: DELHI AVIATION FUEL FACILITY PRIVATE LIMITED, SHAHBAD MOHAMAD PUR, IGI AIRPORT NEW DELHI TERMINAL 3, TERMINAL -2, CARGO,SOUTH WEST,DELHI,PIN -110037					
GSTIN/UIN of the Insured: 07AADCD2497A1ZX					
Business/Occupation (Type):		Tank Farm (Others)			
Period of Insurance: From 00:00 Hours of 14/07/2021 To Mid-night of 13/07/2022					
Total sum insured :Rs. 17,17,000					
Coinsurance Details					
RGICL		100%			

SL No.	Details of Equipment	Make/Model	Year of Make	Identification/Serial No.	Sum Insured (Rs.)
1	Tank Farm (Others)	As per annexure/As per annexure	2020	As per annexure	17,17,000
Total (RS)					17,17,000

Clauses/Endorsements	<ul style="list-style-type: none"> Any Direct or indirect loss by infectious or contagious disease is excluded. Standard wordings of Communicable Disease Exclusion Clause is applicable for details refer to website.
Conditions	<ul style="list-style-type: none"> World wide coverage is provided. All terms and conditions as per expiring policy. Terrorism is covered.
Excess	<ul style="list-style-type: none"> Other Equipments: 5% of claim amount subject to Minimum of Rs. 2500

Premium Description	Premium Details	Amount(₹)
Net Premium		
CGST (9 %)		
SGST (9 %)		
Total Gross Premium (Rounded Off)		

GSTIN: 07AABCR6747B1Z1 ; HSN: 997139 ; Description of services: Other non-life insurance services (excluding reinsura
Consolidated Stamp duty paid vide Letter of Authorisation No. CSD/318/2021/1294 dated 01st April 2021 at General Star
Mumbai.

This document shall be treated as a Tax Invoice as per Rule 9(2) of the Goods and Services Tax Invoice Rules.

Note: In the event of the dishonour of cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.

In witness whereof this policy has been signed at **Mumbai** on policy original tax invoice date 14/07/2021 in lieu of Policy No. as mentioned in the policy.

For any assistance with claims, please contact us on 74004 22200, (022) 4890 3009 or email us at rgicl.services@reliancegad.com

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in



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Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009 (toll free), (022) 4890 3009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located: Smt. Sandhya Baliga Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.defhi@gbic.co.in

For and on behalf of
Reliance General Insurance Company Limited

Authorised Signatory

Intermediary Name and Code:IRM INSURANCE BROKERS PRIVATE LIMITED11BRG382
Intermediary Contact Number:

Policy Wording For Portable Electronic Equipment Insurance-Commercial

PREAMBLE:

WHEREAS the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to Reliance General Insurance Company Limited (hereinafter called the "Company") for the insurance hereinafter contained

OPERATIVE CLAUSE:

NOW THIS POLICY OF INSURANCE WITNESSETH that subject to and in consideration of the Insured having paid or agreed to pay in such manner and within such time as may be prescribed under the provisions of the Insurance Act, 1938 and the rules made thereunder, the premium stated in the Schedule as consideration for such insurance during the period stated in the Schedule or during any further period for which the Company may accept payment for the renewal or extension of this policy, and subject to the terms, exclusions, conditions and provisions contained herein or endorsed hereon, the Company will indemnify the Insured in the manner and to the extent hereinafter provided;

The Company hereby agrees with the Insured that if the property/properties or any part thereof entered in the Schedule suffer any physical loss or damage from any cause, other than those specifically excluded necessitating repair or replacement, the Company will indemnify the Insured in respect of such loss or damage as hereinafter provided by repair or replacement at Company's option or payment, up to an amount not exceeding in any one year of insurance in respect of each of the properties specified in the Schedule the sum set opposite thereto and not exceeding in all the total sum expressed in the Schedule as insured hereby.

SUM INSURED

It is a requirement of this insurance that the sum insured shall be equal to the cost of replacement of the insured property by new property of the same kind and same capacity, which shall mean its replacement cost including freight, dues and customs duties, and assembling costs, if any.

The sum insured of the property insured shall include the value of system software.

BASIS OF INDEMNITY

a) In cases where an insured property is repaired, the Company will pay expenses necessarily incurred to restore the damaged property to its former state of serviceability plus the cost of dismantling and re-erection incurred for the purpose of effecting the repairs as well as ordinary freight to and from a repair shop, customs duties and dues if any, to the extent such expenses have been included in the sum insured. If the repairs are executed at a workshop owned by the Insured, the Company will pay the actual cost of materials and wages incurred for the purpose of the repairs plus a reasonable percentage to cover overhead charges.

No deduction shall be made for depreciation in respect of parts replaced, except those with limited life, but the value of any salvage will be taken into account. If the cost of repairs as detailed hereinabove equals or exceeds the actual value of the property insured immediately before the occurrence of the damage, the settlement shall be made on the basis provided for in (b) below.

b) In cases where an insured property is destroyed, the Company will pay the actual value of the property immediately before the occurrence of the loss, including costs for ordinary freight, erection and customs duties if any, provided such expenses have been included in the sum insured. Such actual value to be calculated by deducting proper depreciation from the replacement value of the property. The Company will also pay any normal charges for the dismantling of the property destroyed, but the salvage will be taken into account.

Extra charges incurred for overtime, night work, work on public holidays, express freight are covered by this insurance only if specifically agreed to in writing.

Cost of any alterations, improvements or overhauls shall not be recoverable under this policy.

Cost of any provisional repairs will be borne by the Company if such repairs constitute part of the final repairs, and do not increase the total repair expenses.

c) In cases where the insured property is subject to total loss and has become obsolete, all costs necessary to replace lost or damaged insured property with a follow-up model (similar type) of similar structure/configuration (of similar quality) i.e. low, average or high capacity will be reimbursed.

If the sum insured is less than the amount required to be insured as per provisions hereinabove, the Company will pay only in such proportion as the sum insured bears to the amount required to be insured. Every property if more than one shall be subject to this condition separately.

The Company will make payments only after being satisfied, by productions of the necessary bills and documents, that the repairs have been effected or replacement has taken place, as the case may be. The Company will settle the claim in case of total loss where the Insured is unable to replace the damaged property for reasons beyond their control on indemnity basis.

SPECIAL EXCLUSIONS

PROVIDED ALWAYS THAT the Company shall not, however, be liable for-

- a) The Excess stated in the Schedule to be borne by the Insured in any one occurrence. If, however, more than one property is lost or damaged in any one occurrence then the Insured shall not be called upon to bear more than the highest single excess applicable to such properties.
- b) Loss or damage caused by any defects existing at the time of commencement of the present insurance within the knowledge of the Insured, or his representatives, whether such defects were known to the Company or not.
- c) Loss or damage as a direct consequence of wear and tear or of gradual deterioration due to atmospheric conditions.
- d) Any costs incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable loss of or damage to the insured properties.
- e) Any costs incurred in connection with the maintenance of the insured properties, such exclusion also applying to parts exchanged in the course of such maintenance operations.
- f) Loss or damage for which the manufacturer or supplier of the insured properties is responsible either by law or under contract.
- g) Loss of or damage to rented or hired equipment for which the owner is responsible either by law or under lease and/ or maintenance

agreement.

- h) Consequential loss or liability of any kind or description.
- i) Loss of or damage to bulbs, ribbons, fuses, seals, belts, wires, chains, rubber belts, exchangeable parts, engraved cylinders, objects made of glass, porcelain or ceramics, sieves of fabrics, or any operating media (e.g. lubricating oil, fuel, chemicals).
- j) Aesthetic defects, such as scratches on painted polished or enamel surfaces.

In respect of the parts mentioned under (i) and (j) above, the Company shall be liable to provide compensation in the event such parts are affected by an indemnifiable loss of or damage to the insured properties.

GENERAL EXCLUSIONS

The Company will not indemnify the Insured in respect of loss, damage or liability directly caused by or arising out of or aggravated by

- a) War, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, civil commotion, confiscation, commandeering a group of malicious persons or persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any Government or by any public, municipal or local authority.
- b) Nuclear reaction, nuclear radiation or radioactive contamination.
- c) Wilful act or wilful negligence of the Insured or his representative.
- d) Loss of or damage to the property covered under this policy falling under the terms of the maintenance agreement.
- e) Loss, destruction or damage directly occasioned by pressure wave caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- f) Loss of or damage to any property insured under this policy due to any misfeasance, malfeasance or nonfeasance or breach of trust in relation thereto by the Insured.

SPECIAL CONDITION

Reinstatement of sum insured: Immediately upon the happening of any loss or damage, the total sum insured and the sum insured upon the various descriptions of property which have been lost or damaged shall be reduced by the amount of loss or damage and such reduced sums insured shall be the limit of the Company's liability in respect of any further loss or damage occurring during the current period of insurance, unless the Company consents, upon payment of additional premium to reinstate the full sum insured.

GENERAL CONDITIONS

1. NOTICE: Every notice and communication to the Company required by this policy shall be in writing and be addressed to the office of the Company through which this insurance is effected.
2. The Schedule shall be deemed to be incorporated in and form part of this policy and the expression "this policy" wherever used in this contract shall be read as including the Schedule. Any word or expression to which a specific meaning has been attached in any part of this policy or of the Schedule, shall bear such meaning wherever it may appear.
3. DUTY OF DISCLOSURE: This policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or nondisclosure of any material fact.
4. REASONABLE CARE: The Insured shall take all reasonable care to safeguard the property insured against accident, loss or damage. The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss, damage or liability and comply with statutory requirements and manufacturers recommendations.
5. a) Representatives of the Company shall at any reasonable time have the right to inspect and examine the risk and the Insured shall provide the representatives of the Company with all details and information necessary for the assessment of the risk.
b) The Insured shall immediately notify the Company by telegram and in writing of any material change in the risk and cause at his own expense such additional precautions, to be taken as circumstances may require to ensure safe operation of the insured properties and the scope of cover and / or premium shall, if necessary, be adjusted accordingly. No material alteration shall be made or admitted by the Insured whereby the risk is increased unless the continuance of the insurance be confirmed in writing by the Company.
6. CLAIMS PROCEDURE: Upon the happening of any event giving rise or likely to give rise to a claim under this policy the Insured shall.
 - a) give immediate notice thereof in writing to the nearest office with a copy to the policy issuing office of the Company;
 - b) lodge complaint with the Police for offence(s) against property insured, if any, committed;
 - c) take all steps within his power to minimise the extent of loss or damage; age;
 - d) preserve the parts affected and make them available for inspection by a representative or surveyor of the Company;
 - e) deliver to the Company a detailed statement in writing regarding the loss or damage with an estimate of the intrinsic value of the property lost or the amount of damage caused to the property, as the case may be, within 14 days from the date of discovery of an event causing loss or damage to the property insured;
 - f) tender to the Company all reasonable information, assistance and proof in connection with any claim.
7. INDEMNITY: The Company may at its option reinstate, replace or repair the property lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing, but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage, not more than the sum insured thereon.
8. CONTRIBUTION: If at the time of happening of any loss or damage covered by this policy there be any other insurance of any nature whatsoever covering the same loss, damage or liability, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
9. SUBROGATION: The Insured and any claimant under this policy shall at the expense of the Company do or concur in doing or permit to be done all such acts, deeds and things that may be necessary or reasonably required by the Company for the purpose of enforcing any

rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this policy whether such acts, deeds and things shall be or become necessary or required before or after the Insured's indemnification by the Company

10. **FRAUD:** If any claim under this policy is in any respect fraudulent or if any false declaration is made or used in support thereof or if any fraudulent means or device are used by the Insured or any one acting on the Insured's behalf to obtain any benefit under this policy, all benefits and rights under the policy shall be forfeited.

11. **CANCELLATION:** The Company may at any time, cancel this policy, by giving 7 days notice in writing by Registered A/D. to the Insured at his last known address in which case the Company shall, on demand, return to the Insured a proportion of the last premium corresponding to the unexpired period of insurance, from the date of cancellation. The Insured may also give 7 days notice in writing, to the Company, for the cancellation of this policy, in which case Company shall retain premium for the period this policy has been in force at the Company's short period scales (Table given herebelow), provided no claim has occurred up to the date of cancellation of this policy.

Table of Short Period Scales

Period of Risk(Not exceeding)	Premium to be retained(% of the Annual Rate)
1 Week	10%
1 Month	25%
2 Month	35%
3 Month	50%
4 Month	60%
6 Month	75%
8 Month	85%
Exceeding 8 months	Full Annual Premium

12. **Arbitration:** If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this policy.

13. The Company agrees and undertakes to indemnify the Insured against any loss of or damage to property or any part thereof suffered by the Insured not exceeding the sum insured stated against each property or total sum insured stated in the Schedule, as the case may be, under this policy provided the Company is bound and liable to indemnify the Insured in accordance with the terms and conditions of this policy only and only if the Insured makes a demand or claim on the Company in writing within 12 (twelve) months of the occurrence of any event giving rise to a claim hereunder.

14. **OBSERVANCE OF TERMS AND CONDITIONS:** The due observance and fulfilment of the terms, conditions and endorsement of this policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the proposal shall be a condition precedent to any liability of the Company. to be insured thereon or in the whole the total sum insured hereby or such other sum or sums as may hereafter be substituted therefor by memorandum duly signed by or on behalf of the Company.

M/S DELHI AVIATION FUEL FACILITY P LIMITED.
AVIATION FUELLING STATION, SHAHBAD
MOHAMMAD PUR, IGI AIRPORT, NEW DELHI-110061
Contact No. 01125654862/9833725431
Email ID- Deepak@daffpl.in

Subject: Public Liability Act Insurance Policy No.: 130532127120000004

Dear Sir,

Welcome to the Reliance General Insurance Family!

We are honored to have you as our valuable customer and are truly thankful that you have chosen Reliance General Insurance for your Insurance requirements.

We are pleased to inform you that you have been insured under Policy No. **130532127120000004**. Attached herewith your policy document, with all the details which have been prepared based on the details furnished to us. We request you to kindly go through the same.

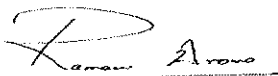
Should you find any discrepancy in the document, kindly write to us immediately for necessary rectification. In the absence of any communication from your end, the contents and coverage of the policy shall stand accepted by you.

To enable us to serve you better, you are requested to mention your Policy Number in all your further Correspondences.

With Reliance General Insurance, you get nothing less than excellent and unparalleled services. Thanking you once again for choosing us. Look forward to a long lasting and delightful relationship.

Yours sincerely,

For Reliance General Insurance Company Limited



Authorised Signatory

PUBLIC LIABILITY (ACT) INSURANCE POLICY
(Under Public Liability Insurance Act 1991)

POLICY SCHEDULE

1	Intermediary Details	Agent/Broker Name	IRM INSURANCE BROKERS PRIVATE LIMITED
		Agent/Broker License Code	11BRG382
		Agent/Broker Contact No	Not Applicable
2	Proposal Details	Tax Invoice No. & Date:	P071421100901 & Aug 10, 2021
		GSTIN/UIN of the Insured:	07AADCD2497A1ZX
	Details of previous policy (if renewal)	Previous policy No	110132127120000006
		Date of expiry	Jul 13, 2021
3	Policy Number	130532127120000004	
4	Territory & Jurisdiction	India Only	
5	Name of Insured	M/S DELHI AVIATION FUEL FACILITY P LIMITED	
6	Communication address & Place of Supply	AVIATION FUELLING STATION, SHAHBAD MOHAMMAD PUR, IGI AIRPORT, NEW DELHI-110061	
7	Risk Location	AVIATION FUELLING STATION, SHAHBAD MOHAMMAD PUR, IGI AIRPORT, NEW DELHI-110061	
8	Business	Petroleum products involving storage, transfer or processing.	
9	Policy Period	From : Jul 14, 2021 (00.01 hrs) To : Jul 13, 2022 (23.59 hrs) Both days local standard Time at the address stated above	
10	Turnover for the Policy Period	Rs. 73 Cr.	
11	Indemnity Limit	Any One Accident : INR 5,00,00,000 Any One Year : INR 15,00,00,000	
12	Deductible	Nil	
13	Conditions and Exclusion	<ul style="list-style-type: none"> Communicable Disease Exclusion Pandemics/Epidemics as declared by the WHO and / or the Government India will be exclusion. Excluding any claims as a result of stipulation/ violation under Disaster Management Act and the Epidemics Diseases Act/ Epidemics Diseases Amendment Act Subject otherwise to terms and conditions, exclusion of public liability (ACT) insurance policy wording 	
14	Premium Details	Net Premium	IN
		Add: CGST (9%)	INI
		Add: SGST (9%)	INI
		Add: ERF Contribution	INF
		Total Premium	INF
15	Claims Notification address	Reliance General Insurance Company Limited	

		6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063
16	Address Of Servicing Office	"Reliance General Insurance Co. Ltd., A- 12, Mohan Co-Operative, Industrial Estate, Mathura Road, New Delhi - 110044
17	Address Of Issuing Office	Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai – 400 063

Note : In the event of dishonor of cheque, this Policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not and the Policy shall in such event be deemed to be void ab initio without any liability whatsoever accruing on the Insurer.

This document shall be treated as a Tax Invoice as per Rule 9 (2) of the Goods and Services Tax Invoice Rules

GSTIN: 07AABCR6747B1ZI; SAC: 997139; Description of services: Other non-life insurance services (excluding reinsurance services)

As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year

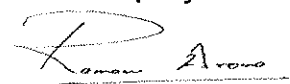
For any assistance on claims, please contact us on 1800 3009 (toll free) or email us at services.rgicl@rcap.co.in

Consolidated Stamp duty Paid vide Letter of Authorization No CSD/318/2021/1294 dated 01 April 2021**

** Not Applicable for the State of Jammu & Kashmir.

In witness whereof this policy has been signed at on New Delhi on 10/08/2021

For and on behalf of
Reliance General Insurance Company Limited,



Authorised Signatory

Fund Transfer. PFT071321101144 Date. 13/07/2021 Amount. 87,07,857/-

Attached with this Policy schedule, are the Policy wording along with terms and condition, Endorsement, and Annexure. If you (Policyholder) have not received any of these, please E-mail/write to the company at rgicl.services@relianceada.com or contact us on 1800 3009 (toll free) within 15 days of receipt of this policy Schedule

This policy Schedule in original must be surrender to the company. In case of cancellation of the policy. In the event of any incorrect representation, the liability shall be upon the policy holder.

"The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in"

(Policy wordings link: <https://www.reliancegeneral.co.in/Insurance/About-Us/Downloads.aspx>)

PUBLIC LIABILITY (ACT) INSURANCE POLICY
(Under Public Liability Insurance Act 1991)

1. OPERATIVE CLAUSE

Whereas the Insured Owner named in the Schedule hereto and carrying on business described in the said schedule has applied to **RELIANCE GENERAL INSURANCE COMPANY LIMITED** (hereinafter called the Company) for the indemnity hereinafter contained and has made a written proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein and has paid the premium and statutory contribution towards the Environment Relief Fund as per the provisions of the Public Liability Insurance Act and the rules framed thereunder.

NOW THIS POLICY WITNESSETH that subject to the terms, exceptions and conditions contained herein or endorsed hereon, the company will indemnify the insured owner against the statutory liability arising out of accidents occurring during the currency of the Policy due to handling hazardous substances as provided for in the said Act and the Rules framed thereunder.

2. DEFINITIONS :

- a) **"ACT"** unless otherwise specifically mentioned shall mean the Public Liability Insurance Act, 1991 as amended from time to time.
- b) **"ACCIDENT"** means an accident involving a fortuitous, sudden or unintentional occurrence while handling any hazardous substance resulting in continuous, intermittent or repeated exposure to death or injury to any person or damage to any property but does not include an accident by reason only of war or radioactivity.
- c) **"HANDLING"** in relation to any hazardous substance means the manufacture, processing, treatment, package, storage, transportation by vehicle, use, collection, destruction, conversion, offering for sale, transfer or the like of such hazardous substance.
- d) **"HAZARDOUS SUBSTANCE"** means any substance or preparation which is defined as hazardous substance under the Environment (Protection) Act 1986, and exceeding such quantity as may be specified, by notification, by the Central Government :
- e) **"OWNER"** means a person who owns, or has control over handling any hazardous substance at the time of accident and includes :
 - i) in the case of a firm, any of its partners;
 - ii) in the case of an association, any of its members, and
 - iii) in the case of a company, any of its directors, managers, secretaries or other officers who is directly in charge of and is responsible to the company for the conduct of the business of the company
- f) **"TURNOVER"** shall mean
 - i) Manufacturing units – Entire Annual Gross Sales Turnover including all levies and taxes of manufacturing units handling hazardous substances as defined in the PLI Act 1991. For the purpose of this insurance, the term "Units" shall mean all operations being carried out in the manufacturing complex in one location.
 - ii) Godowns/warehouse owners - - Total Annual rental receipts of premises handling hazardous substances as defined in the PLI Act 1991

- iii) Transport Operators - Total Annual freight receipts
- iv) Others - Total Annual gross receipts

3. EXCLUSIONS :

This Policy does not cover liability :

1. Arising out of wilful or intentional non-compliance of any statutory provisions
2. In respect of fines, penalties, punitive and/or exemplary damages
3. Arising under any other legislation except in so far as provided for in Section 8, Sub-section (1) & (2) of the Act.
4. In respect of damage to property owned, leased or hired or under hire purchase or on loan to the Insured or otherwise in the Insured Owner's control, care or custody.
5. Directly or indirectly occasioned by happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
6. Directly or indirectly caused by or contributed to by
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

4. CONDITIONS :

1. The Insured Owner shall give written notice to the Company as soon as reasonably practicable of any claim made against the Insured Owner or of any specific event or circumstance that may give rise to a claim. The Insured Owner shall immediately give to the Company copies of notice of applications forwarded by the Collector and all such additional information and or assistance that the company may require.
2. No admission, offer, promise or payment shall be made or given by or on behalf of the Insured owner under this policy without the written consent of the Company.
3. The Company shall not be liable for any claim for relief made after five years from the date of occurrence of the accident.
4. The Insured Owner shall keep record of annual turnover, and at the time of renewal of insurance declare such turnover and all other details as may be required by the Company. The Company shall at all reasonable times have full rights to call for and examine such records.
5. If at the time of happening of any accident resulting in a claim under this policy there be any other insurance covering the same liability, then the Company shall not be liable to pay or contribute more than its rateable proportion of such liability.
6. This Policy may be cancelled by the Insured Owner by giving 30 days notice in writing to the company in which event the Company will retain premium at short period scale subject to there not having occurred

an accident during the policy period which may give rise to a claim (s), failing which no refund of premium shall be allowable.

7. This Policy may also be cancelled by the Insurer by giving 30 days notice in writing to the Insured Owner in which event the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.
8. If the Company shall disclaim liability to the Insured Owner for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a competent court of law, then the claim for all practical purposes shall be deemed to have been abandoned and shall not thereafter be recoverable hereunder or be made the subject matter of any suit.
9. The Company shall not be liable to make any payment in respect of any claim if such claim shall be in any manner fraudulent or supported by any person on behalf of the Insured Owner and/or if the insurance has been continued in consequence of any material mis-statement or non-disclosure of any material information by or on behalf of the Insured Owner. In such a case if the Company pays any amount to the claimant due to any statutory provision such amount shall be recoverable from the Insured Owner.
10. The Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been assigned in the Act and the Rules framed thereunder or this Policy shall bear such specific meaning.
11. Any dispute regarding interpretation of the terms, conditions and exceptions of this Policy shall be determined in accordance with the law and practice of "court of competent Jurisdiction within India".

Attached to and forming part of Policy No: **130532127120000004**

Grievance

If the Policyholder has a grievance that the Policyholder wishes the Company to redress, the Policyholder may contact the Company with the details of his grievance through:

Website : <https://reliancegeneral.co.in>

e-mail : rgicl.services@relianceada.com

Telephone : 1800-3009

Post/Courier : Any branch office, the correspondence address, during normal business hours

Write to us at : Reliance General Insurance,

(Correspondence Only) Correspondence Unit, 301-302, Corporate House RNT Marg, Opp.

Jhabua Tower, Indore, Madhya Pradesh, India – 452001

For further details on Grievance redressal procedure please refer: <https://reliancegeneral.co.in/Insurance/About-Us/Grievance-Redressal.aspx>

If the Policyholder is not satisfied with the Company's redressal of the Policyholder's grievance through one of the above methods, the Policyholder may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsman offices are mentioned below:

Attached to and forming part of Policy No: **130532127120000004**

COMMUNICABLE DISEASE EXCLUSION CLAUSE

1. Notwithstanding any provision, clause or term of this Insurance Contract to the contrary, this Insurance Contract excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):

1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and

1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.

For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to Insured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Insurance Contract

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this Insurance Contract that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) any change in the law, clause or similar provision; (3) any follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any Insurance, coverage or protection under this Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.

6. If the insurer alleges that by reason of this Endorsement clause any amount is not covered by this Insurance Contract the burden of proving the contrary shall rest in the Insured.

Attached to and forming part of Policy No: **130532127120000004**

PANDEMIC /EPIDEMIC SPECIFIC EXCLUSION CLAUSE

Notwithstanding any provision, clause or term of this Insurance Contract, this Insurance Contract excludes any first party and/or third party actual or alleged loss, injury, sickness, disease, death, medical payment, defence cost, cost, damage, liability, claim, fines, penalty, compensation, expenses or any amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, arising out of (this includes all other terms commonly used and/or understood to reflect or describe, direct or indirect nexus and/or connection between one thing and another), intentional or unintentional violation of

- The provisions of Disaster Management Act, 2005 as amended from time to time
- The provisions of The Epidemic Diseases Act 1897 as amended from time to time
- The provisions of any act dealing with public health and/or public safety
- The rules, regulations, orders, guidelines, policies, notification etc issued from time to time under any of the above acts.

Attached to and forming part of Policy No: **130532127120000004**

SPECIFIC MATTER EXCLUSION

"Excluding any claims as a result of stipulation/ violation under Disaster Management Act and the Epidemics Diseases Act/ Epidemics Diseases Amendment Act"

Address & Contact Details of Ombudsmen Centres

Office of The Governing Body of Insurance Council

(Monitoring Body for Offices of Insurance Ombudsman)

3rd Floor, Jeevan Seva Annexe, Santacruz(West), Mumbai – 400054. Tel no: 26106671/6889.

Email id: inscoun@gbic.co.in website: www.gbic.co.in

**If you have a grievance, approach the grievance cell of Insurance Company first.
If complaint is not resolved/ not satisfied/not responded for 30 days then
You can approach The Office of the Insurance Ombudsman(Bimalokpal)
Please visit our website for details to lodge complaint with Ombudsman.**

Office of the Insurance Ombudsman,
2/2 A, Universal Insurance Bldg., Asaf Ali Road,
NEW DELHI-110 002.
Tel.:- 011-23234057/23232037 Fax : 011-23230858
Email: bimalokpal.delhi@gbic.co.in



GENERAL
INSURANCE

reliancegeneral.co.in
022 4590 3009
74004 22200

DELHI AVIATION FUEL FACILITY PRIVATE LIMITED,
AVIATION FUELLING STATION, SHAHBAD MOHAMMAD PUR,
IGI AIRPORT, NEW DELHI ,SOUTH WEST, DELHI
110061

Contact Number :

Subject : Standalone Terrorism Policy Policy No :130562121200130426

Dear Sir,

Welcome to the Reliance General Insurance family!

Thank you for choosing Reliance General Insurance as your preferred insurance partner.

We are pleased to inform you that you have been insured under Policy No.130562121200130426 (attached herewith).

This Policy has been prepared based on the information furnished by you. We request you to kindly go through the same. In case a duly signed proposal form has not been submitted, information received from you, whether orally or in writing, has been specified in the Policy document on the basis of understanding provided to the Company.

If you find any discrepancy in the document, kindly write to us immediately for necessary rectification in writing forthwith but in no case later than 15 days from the date of receipt of the Policy document. In the absence of any communication from your end, the contents of the policy shall be deemed as accepted.

To enable us to serve you better, you are requested to mention your Policy Number in all your further correspondence.

While we believe that with Reliance General Insurance, you get nothing less than excellent and unparalleled services, should you have any complaints or post purchase requirements like correction / changes in the policy or claims to be reported, please write to us on

Write to rgicl.services@relianceada.com

Looking forward to a long lasting and delightful relationship.

Yours sincerely,

For Reliance General Insurance Company Limited.
Authorised Signatory



Reliance General Insurance Company Limited. IRDAI Registration No. 103.

An ISO 9001:2015 Certified Company

Head Office : Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063
Regional Office : Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063
Policy No.: COM/CO/2120/PS/VER. 1.0/010218 Corporate Identity No. U66603MH2000PLC128300. StandAloneTerrorism UIN No.:-

Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

Fire-Standalone Terrorism Policy Insurance Policy Schedule	
Corporate Office/Policy Issuing Office: Reliance General Insurance Company Limited. 6th Floor, Oberoi Commerz, Oberoi Garden City, Off Western Express Highway Goregaon (East), Mumbai - 400 063, India	Policy Sourcing/Servicing Branch Office: 1ST FLOOR, A 12, MOHAN CO-OPERATIVE INDUSTRIAL ESTATE, MATHURA ROAD,,SOUTH DELHI,DELHI, - 110044 Contact No. 011-45253200
Name, Communication Address & Place of Supply: DELHI AVIATION FUEL FACILITY PRIVATE LIMITED,, AVIATION FUELLING STATION, SHAHBAD MOHAMMAD PUR, IGI AIRPORT, NEW DELHI SOUTH WEST DELHI 110061	Branch Code: 1305 Tax Invoice No. & Date:P071421100871 & 20/Jul/2021 Intermediary/Broker Code:11BRG382
Date of proposal & declaration: 14/07/2021	Details of previous policy (In Case of Renewal) Previous policy No:110162021200236739 Date of expiry:13/07/2021
Policy No: 130562121200130426	
GSTIN/UIN of the Insured: 07AADCD2497A1ZX	
Period of Insurance :From 00:01 hours of: 14/07/2021 To Midnight of :13/07/2022	

Coinsurance Details

RGICL	100%
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Location address/s and occupancy of the premises insured

1. -Tanks (others), SHAHBAD MOHAMAD PUR, IGI AIRPORT, NEW DELHITERMINAL -3, TERMINAL -2, CARGO, IGI AIRPORT, NEW DELHI , SOUTH WEST,DELHI,India,110037

Complete Details of the above locations as per Annexure attached.

Physical Damage (PD) Section :

Location# 1	Rs.	4,61,60,00,000
Total PD SI	Rs.	4,61,60,00,000
Business Interruption Section:	Rs.	93,51,00,000
Total PD + BI SI:	Rs.	5,55,11,00,000

Loss Limit:

INR 5,551,100,000 per any one occurrence and in the annual aggregate with a sub-limit of INR 260 Mio per any one occurrence and in the annual aggregate in respect of liability risks

Deductible:
Physical Damage Deductible:

5% of the claim amount subject to a minimum of INR 100,000 and a maximum of INR 1,000,000 each and every occurrence both under the Property Damage section and the liability extension

Business Interruption Deductible:

FLOP:3 Days waiting period each and every occurrence under the Business Interruption section.

Additional Conditions

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Add On Covers and /Or Clauses

- Sanction Limitation and Exclusion Clause
- Any Direct or indirect loss by infectious or contagious disease is excluded

Policy Wordings:

As per LMA 3030, LMA 5150 and T3L wordings

RELIANCE**GENERAL
INSURANCE**

reliancegeneral.co.in

022 4890 3009

74004 22200

Premium Description		Premium Details	
		Amount	
Net Premium			
CGST (9 %)			
SGST (9 %)			
Total Gross Premium (Rounded Off)			

GSTIN: 07AABCR6747B1ZI ; HSN: 997137 ; Description of services: Other property insurance services
Consolidated Stamp duty paid vide Letter of Authorisation No. CSD/318/2021/1294 dated 01st April 2021 at General Stamp Office, Mumbai.

This document shall be treated as a Tax Invoice as per Rule 9(2) of the Goods and Services Tax Invoice Rules.

Note: In the event of the dishonour of cheque, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not.

In witness whereof this policy has been signed at **Mumbai** on policy original tax invoice date 14/07/2021 in lieu of Endorsement No. as mentioned in the policy.

For any assistance with claims, please contact us on 74004 22200, (022) 4890 3009 or email us at services.rgid@relianceada.com

In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.

The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 1800 3009, (022) 4890 3009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located: Smt. Sandhya Baliga Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi &C 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@gbic.co.in

For and on behalf of
Reliance General Insurance Company Limited.

Authorised Signatory

Intermediary Name and Code:IRM INSURANCE BROKERS PRIVATE LIMITED11BRG382
Intermediary Contact Number:Land: 9999999999 Mob: 9702204043

Reliance General Insurance Company Limited. IRDAI Registration No. 103.

An ISO 9001:2015 Certified Company

Registered Office : Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063
Corporate Office : Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063
RGIMCOM/CO/2120/PS/VER. 1.0/010218 Corporate Identity No. U66603MH2000PLC128300. StandAloneTerrorism UIN No. :-
PAN NO.: AABCR6747B

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RELIANCE**GENERAL
INSURANCE**

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022 4896 3009

74004 22200

Annexure Attached To & forming Part of Policy Number 130562121200130426

S.No	Site Name	Location Address	Occupancy	Sum Insured(PD) (Rs.)	Sum Insured(BI) (Rs.)	Total Sum Insured(PD+BI) (Rs.)
1	NEW DELHI	SHAHBAD MOHAMAD PUR, IGI AIRPORT, NEW DELHITERMINAL -3, TERMINAL -2, CARGO, IGI AIRPORT, NEW DELHI	Tanks (others)	4,61,60,00,000	5,55,11,00,000	

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022 4696 3009

74004 22200

Clause Wordings

Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or the United States of America .

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Asset No.	Asset Description	APC on End Date (Purchase cost)	Serial Number
DAFF/FF/IT/COMP/0007	Computers (QC1 With CPU)	36,500.00	
DAFF/FF/IT/COMP/0010	Computer	36,500.00	
DAFF/FF/IT/COMP/0013	Computers (QC1 With CPU)	36,500.00	
DAFF/FF/IT/COMP/0018	Computers	34,630.00	
DAFF/FF/IT/COMP/0020	Desktop - Lenovo	40,650.00	ES12659834
DAFF/FF/IT/COMP/0021	Desktop - Dell	46,700.00	9VRC9R2
DAFF/FF/IT/COMP/0022	Desktop - Dell	46,700.00	9VVG9R2
DAFF/FF/IT/COMP/0023	Desktop - Dell	46,700.00	9VVG9R2
DAFF/FF/IT/COMP/0024	Desktop - Dell	46,700.00	9VPG9R2
DAFF/FF/IT/COMP/0025	Desktop - Dell	46,700.00	9VV99R2
DAFF/FF/IT/COMP/0026	Desktop - Dell	46,700.00	9VTD9R2
DAFF/FF/IT/COMP/0027	Desktop - Dell	46,700.00	9VSF9R2
DAFF/FF/IT/COMP/0028	Desktop - Dell	46,700.00	9VQD9R2
DAFF/FF/IT/COMP/0029	Desktop - Dell	46,700.00	9VS89R2
DAFF/FF/IT/COMP/0030	Desktop - Dell	46,700.00	9VWB9R2
DAFF/FF/IT/COMP/0033	Desktop Server	83,300.00	8CG8504ZK2
DAFF/FF/IT/LAP/0008	Laptop - Lenovo (For ESB)	45,000.00	
DAFF/FF/IT/LAP/0014	Laptop - Dell 15.6'	41,618.00	HHJXB12
DAFF/FF/IT/LAP/0018	Laptop - Lenovo	34,000.00	YB10681166
DAFF/FF/IT/LAP/0022	Dell Inspiron Laptop - 5559	36,550.00	DW9KMC2
DAFF/FF/IT/LAP/0028	Dell Latitude 3490 Laptop_Sr_H962KR2	51,500.00	H962KR2
DAFF/FF/IT/LAP/0029	Dell Latitude 3490 Laptop_Sr_J96ZKR2	51,500.00	J96ZKR2
DAFF/FF/IT/LAP/0030	Lenovo Yoga-520_Sr No.SMP1BLTGJ	57,939.00	SMP1BLTGJ
DAFF/FF/IT/LAP/0031	Laptop	47,457.62	GLD9BV2
DAFF/FF/IT/LAP/0032	Laptop	48,000.00	B89WJX2
DAFF/FF/IT/LAP/0033	Laptop-Dell Lat-3400	59,400.00	4325PW2
DAFF/FF/IT/LAP/0034	Laptop-Dell Latt-3400	59,400.00	J225PW2
DAFF/FF/IT/LAP/0035	Laptop-Dell-Lat-3400	59,400.00	G325PW2
DAFF/FF/IT/LAP/0036	Laptop-Dell-Lat-3390	59,900.00	90HCMW2
DAFF/FF/IT/LAP/0037	Laptop-Dell-Lat-3400	59,400.00	F325PW2
DAFF/FF/IT/LAP/0038	Laptop-Dell-Lat-3400	59,400.00	G025PW2
DAFF/FF/IT/LAP/0039	LENOVO IDEA PAD SLIM 3	44,491.00	PF36DGXD
DAFF/FF/IT/LAP/0040	LENOVO IDEA PAD SLIM 3	44,491.00	PF34V3MA
DAFF/FF/IT/LAP/0041	LENOVO IDEA PAD SLIM 3	44,491.00	PF34SMQS
DAFF/FF/IT/LAP/0042	LENOVO IDEA PAD SLIM 5 AMD RYZEN 5 5500U	48,729.00	PF321FK5
DAFF/FF/IT/LAP/0043	LENOVO IDEA PAD SLIM 5 AMD RYZEN 5 5500U	48,729.00	PF322VQD

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