

PREMIUM PAYMENT CLAUSE

1. The Insured confirms that the premium has been paid in full to the Insurers at issuance/inception of this policy.

2. If the premium due under this policy has been mutually agreed between the Insurer and the Insured to be paid in installments, the insured confirms and agrees the following:

a. The first such premium installment as specified in the policy schedule has been paid in full to the insurers at issuance/inception of this policy.

b. Subsequent installments as specified in the policy schedule shall be paid in full on or before the scheduled due dates and that the cover under the policy shall stand suspended, in case any installment is not received by the said scheduled due date thereof.

3. It is also understood and agreed that for policy issued on co-insurance basis, the Leading Co-insurer is authorized to exercise rights under this clause on their own behalf and on behalf of all co-insurers participating in this contract.

CONSTRUCTION WARRANTIES

FORM - C

attached to and forming part of Fire Policy No.

WARRANTED THAT THE BUILDING IS BUILT OF

(1) "FIRE PROOF" Walls of reinforced concrete and/or burnt, silica or sand lime bricks and/or stones bonded in cement and/or lime and or mortar with rods of masonry or brick work andor concrete and/or tiles bonded in cement and or lime mortar, over steel, iron, teak or other nonresinous wood frame and flooring of reinforced concrete not less than 5 inches thick and or wooden floor laid on reinforced concrete structure without intermediated space.

(2) "PUCCA" Walls of reinforced concrete frame with concrete, cement concrete, cement and sand stone, or burnt bricks panels not less than 4" inches thick and/or burnt bricks and/or stones set in lime and/or motar and/or concrete and roof of soorkey, chunam or concrete over tiles on beams and/or rafters of iron, steel, teak, or other hard non- resinous wood and flooring of brick and/or tera cotta and/or fire clay. stone and/or concrete not less than 5 inches thick and in case of upper floors laid on beams of iron teak or other non resinous wood.

(3) "ORDINARY" Walls of burnt silica of sand lime bricks or stones not less than 9 inches in thickness and/or reinforced concrete frames with cement concrete and/or cement and sand and/or stone and/or burnt brick panels not less than 4 inches thick and/or hollow clay or concrete block not less than 4 inhes thick and roof of tiles or metal and/or corrugated iron or asbestos sheeting and/or mud soorkey or chunam over timber boards.

(4) "KUTCHA-PUCCA" Walls of unburnt bricks or mud and/or iron or asbestos sheeting over iron or timber frame and/or "Pucca Bondi" and/or dudji and/or brick nogging and roofs of tiles metals and/or corrugated asbestos sheets and/ or shingles.

AIRCRAFT DAMAGE

ENDORSEMENT ATTACHING TO POLICY NO. _____

In consideration of the payment by the Insured to the Company of the sum of additional premium, it is hereby agreed and declared that the insurance under the policy shall subject to the Special Conditions hereinafter contained, extend to include loss or damage to the property insured directly caused by Aircraft and other aerial devices and/or articles dropped therefrom.

Provided always that all the conditions of the policy shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage as aforesaid shall be deemed to be loss or damage by fire.

SPECIAL CONDITIONS

- (1) The liability of the Company shall in no case under this Endorsement and the policy exceed the Sum Insured by each item of the Policy.
- (2) This insurance does not cover any loss or damage caused by any Aircraft to which permission to land has been extended by the Insured.

TERRORISM EXCLUSION CLAUSE

Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this Policy does not cover any loss, damage or expense of whatsoever nature directly or indirectly caused by, resulting from, happening through or in connection with any act of terrorism, regardless of any other cause contributing concurrently or in any other sequence to the loss, damage or expense.

For the purpose of this exclusion, terrorism means an act of violence or an act dangerous to human life, tangible or intangible property or infrastructure with the intention of effect to influence any government or put the public or any section of the public in fear

In any action suit or other proceeding where the insurer alleges that by reason of this definition a loss, damage or expense is not covered by this policy, the burden of proving that such loss, damage or expense is covered shall be upon the insured.

MALICIOUS DAMAGE ENDORSEMENT

ENDORSEMENT No.----- EXTENDING THE INSURANCE under Riot and Strike
Endorsement No.----- of the ----- in the
name of ----- and declared to
form part thereof as if written or printed thereon.

It is hereby agreed and declared that the insurance under the said Riot and Strike Endorsement shall extent to include MALICIOUS DAMAGE which for the purpose of this extension shall mean.

Loss of or damage to the property insured directly caused by the malicious act of any person (whether or not such act is committed in the course of a distrubance of the public peace) not being an act amounting to or committed in connection with an occurrence mentioned in Special Condition II of the said Riot and Strike Endrosement.

But the company shall not be liable under this extension for any loss or damage by fire or explosion nor for any loss or damage arising out of or in the course of burglary, housebreaking, theft or larceny or any attempt thereat or caused by any person taking part therein.

Provided always that all condition and provisos of the said Riot and Striket Endorsement shall apply to this extension as if they had been incorporated herein.

IMPACT DAMAGE ENDORSEMENT

Endorsement extending the insurance under policy No. _____ for Rs. _____ and declared to form part thereof as is written or printed thereon. In consideration of the payment by the insured to the Company of the sum of Rs. _____ being additional premium, it is hereby agreed and declared that the insurance under the policy shall, subject to Special Conditions hereinafter contained, extend to include loss or damage to the property insured (by fire or otherwise) directly caused by impact with road vehicles, horses or cattles.

Provided always that the conditions of the policy shall apply as if they had been incorporated herein and for the purpose hereof any loss or damage as aforesaid shall be deemed to be loss or damage by fire within the meaning of this policy.

SPECIAL CONDITIONS

1. The liability of the company shall in no case under this endorsement and the policy exceed the sum insured by each item of the policy.
2. This insurance does not cover any loss or damage caused by impact with road vehicles, horses and cattles belonging to and under the control of the insured and persons in his employment.

RIOT AND STRIKE ENDORSEMENT

ENDORSEMENT No EXTENDING THE INSURANCE under Policy No

of the

in the name of.....

It is hereby agreed and declared that notwithstanding anything in the within written Policy contained to the contrary the insurance under this Policy shall extend to cover Riot and Strike damage which for the purpose of this endorsement shall mean (subject always to the Special Conditions hereinafter contained)

Loss of or damage to the property insured directly caused by:-

1. The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lockout or not) not being an occurrence mentioned in Condition-II of the Special Conditions hereof.
2. The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of any such disturbance.
3. The wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lockout.
4. The action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.

SPECIAL CONDITIONS APPLICABLE TO THIS EXTENSION

I (i) This insurance does not cover:-

- (a) Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
- (b) Loss or damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation.
- (c) Loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.
- (d) Loss or damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building.
- (e) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.

PROVIDED nevertheless that the Company is not relieved under (c) or (d) above of any liability to the Insured in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession.

(ii) This insurance does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this Condition I (ii) only combustion shall include any self-sustaining process of nuclear fission.

II This insurance does not cover any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, happening through, arising out of, or in connection with any of the under mentioned occurrences regardless of any other cause or event contributing concurrently or in any other sequence to the loss, damage, cost or expense.

- (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, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
- (c) Any act of terrorism - For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, or an act harmful to human life, tangible or intangible property or infrastructure, 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), 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.

P.T.O.

This condition also excludes 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 any of the above stated occurrences.

Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence of directly or indirectly any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently of the existence of such abnormal conditions.

In any action, suit or other proceedings 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 such loss or damage is covered shall be upon the Insured.

III Unless otherwise expressly stated in the Policy this insurance does not cover:-

- (a) Goods held in trust or on commission.
- (b) Bullion or unset precious stones.
- (c) Any curiosity or work of art for an amount exceeding Pak Rs. 10,000/-
- (d) Manuscripts, plans, drawings or designs, patterns, models or moulds.
- (e) Securities, obligations, or documents of any kind, stamps, coined or paper money, cheques, books of account or other business books, computer systems records.
- (f) Explosives.

IV This insurance may at any time be terminated by the Company on notice to that effect being given to the Insured, in which case the Company shall be liable to repay a ratable proportion of the premium for the unexpired term from the date of cancellation. If the insurance be terminated at the request of the Insured the Company shall not be liable to repay the premium or any part of it except in so far as the 4 insurance applies to stocks in respect of which the Company shall retain a premium calculated according to its customary short period scale for the time and said insurance has been in force.

V If the property hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril insured against by this Endorsement be collectively of greater value than the sum insured thereon, the Insured shall be considered as being his own insurer for the difference and shall bear a ratable share of the amount of the loss accordingly. Every item if more than one, of the Policy shall be separately subject to this condition.

PROVIDED that it is hereby further expressly agreed and declared that -

- (1) 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 are expressly varied by the above Special Conditions and any reference of fire in the Conditions of the Policy shall be deemed to include the perils hereby insured against.
- (2) 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.

RIOT AND STRIKE ENDORSEMENT

ENDORSEMENT No EXTENDING THE INSURANCE under Policy No

of the

in the name of

It is hereby agreed and declared that notwithstanding anything in the within written Policy contained to the contrary the insurance under this Policy shall extend to cover Riot and Strike damage which for the purpose of this endorsement shall mean (subject always to the Special Conditions hereinafter contained)

Loss of or damage to the property insured directly caused by:-

1. The act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lockout or not) not being an occurrence mentioned in Condition-II of the Special Conditions hereof.
2. The action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of any such disturbance.
3. The wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lockout.
4. The action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.

SPECIAL CONDITIONS APPLICABLE TO THIS EXTENSION

(i) This insurance does not cover:-

- (a) Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
- (b) Loss or damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation.
- (c) Loss or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.
- (d) Loss or damage occasioned by permanent or temporary dispossession of any building resulting from the unlawful occupation by any person of such building.
- (e) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.

PROVIDED nevertheless that the Company is not relieved under (c) or (d) above of any liability to the Insured in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession.

(ii) This insurance does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this Condition I (ii) only combustion shall include any self-sustaining process of nuclear fission.

II This insurance does not cover any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from, happening through, arising out of, or in connection with any of the under mentioned occurrences regardless of any other cause or event contributing concurrently or in any other sequence to the loss, damage, cost or expense.

- (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, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
- (c) Any act of terrorism – For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, or an act harmful to human life, tangible or intangible property or infrastructure, 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), 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.

This condition also excludes 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 any of the above stated occurrences.

Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence of directly or indirectly any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently of the existence of such abnormal conditions.

In any action, suit or other proceedings 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 such loss or damage is covered shall be upon the Insured.

III Unless otherwise expressly stated in the Policy this insurance does not cover:-

- (a) Goods held in trust or on commission.
- (b) Bullion or unset precious stones.
- (c) Any curiosity or work of art for an amount exceeding Pak Rs. 10,000/-
- (d) Manuscripts, plans, drawings or designs, patterns, models or moulds.
- (e) Securities, obligations, or documents of any kind, stamps, coined or paper money, cheques, books of account or other business books, computer systems records.
- (f) Explosives.

IV This insurance may at any time be terminated by the Company on notice to that effect being given to the Insured, in which case the Company shall be liable to repay a ratable proportion of the premium for the unexpired term from the date of cancelment. If the insurance be terminated at the request of the Insured the Company shall not be liable to repay the premium or any part of it except in so far as the 4 insurance applies to stocks in respect of which the Company shall retain a premium calculated according to its customary short period scale for the time and said insurance has been in force.

V If the property hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to such property by any other peril insured against by this Endorsement be collectively of greater value than the sum insured thereon, the Insured shall be considered as being his own insurer for the difference and shall bear a ratable share of the amount of the loss accordingly. Every item if more than one, of the Policy shall be separately subject to this condition.

PROVIDED that it is hereby further expressly agreed and declared that -

- (1) 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 are expressly varied by the above Special Conditions and any reference of fire in the Conditions of the Policy shall be deemed to include the perils hereby insured against.
- (2) 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.

FORM A

Attached to Policy No. _____

Godowns

A. Warranted that during the currency of this policy, no goods other than piece-goods, umbrellas, umbrella fittings, yarns, and/or twist and all textile fabrics in bales and/or cases and/or metals in blocks, slabs or otherwise unmanufactured and/or ores, be stored in the building(s) to which the insurance applies.

Pieces and parcels of old iron and other metals which can no longer be used as manufactured goods and are to be melted and worked up again, may be deemed to be and be rated as 'Metals in blocks or slabs.' Tin and Teme Plates and Sheets are not to be deemed, unmanufactured metals.

B. Warranted that, during the currency of this policy, neither hazardous goods be stored nor hazardous trade or process be carried on in the building(s) to which this insurance applies.

C. Warranted that, during the currency of this policy, no cotton and other vegetable fibre, jute, coir, celluloid or celluloid goods or inflammable liquid having a flash point below 150°F (65°C) (close test) or paints or varnishes or disinfectants liquids or insecticides or turpentine or thinners in sealed tins or drums having a flash point below 73°F (23°C) (close test) or kerosene, be stored in the building(s) to which this insurance applies.

C1 Warranted that during the currency of this policy no cotton and/or cotton waste and other vegetable fibre in other than fully pressed bales, or any other hazardous goods be stored in the buildings to which this insurance applies.

C2 Warranted that during the currency of this policy no jute, in other than fully pressed bales, or any other hazardous goods be stored in the buildings to which this insurance applies.

Retail Premises

D. Warranted that during the currency of this policy, no hazardous goods be contained in the building(s) to which this insurance applies.

The presence of hazardous goods not exceeding 1 per cent of the total value of the stock (or, in the case of a building embracing a number of retail shops, not exceeding 1 per cent of the value of the stock in each shop) shall not be deemed a breach of this warranty provided that the 1 per cent allowance shall in no instance include more than six gallons of petrol or other volatile spirit.

E. Warranted that, during the currency of this policy, no inflammable liquid having a flash point below 150°F (close test) or paints or varnishes or disinfectant liquids or insecticides or turpentine or thinners in sealed tins or drums having a flash point below 73°F (close test) or kerosene be stored in excess of six gallons or 1 per cent of the total value of the stock (or, in the case of a building embracing a number of retail shops, in excess of 1 per cent of the value of the stock in each shop), whichever is less.

F. Warranted that, during the currency of this policy, no inflammable liquid having a flash point below 150°F (close test) or paints or varnishes or disinfectants liquids or insecticides or turpentine or thinners having a flash-point below 73°F (close test) or kerosene be stored in excess of forty gallons which quantity must always be kept in properly closed tins.

Domestic premises and the like

G. Warranted that, during the currency of this policy, no portion of the premises herein described, be used for the manufacture or the deposit of merchandise.

H. Warranted that, during the currency of this policy, the said stove and/or fireplace be securely set in masonry or concrete and protected by a metal fender, the flue or chimney being of pucca or iron construction and free from contact with wood work.

Silent risks

J. Warranted that, during the currency of this policy, the said premises are silent, no part of the machinery being used for the purpose of manufacture, all raw material, stock in process and finished goods being removed from the premises to which this insurance applies.

INDUSTRIAL AND/OR MANUFACTURING RISKS

Night Work

X. Warranted that, during the currency of this policy, no process of manufacture be carried on between the hours of 9.00 P.M. and 5.00 A.M.

Electric Light

Y. Warranted that, during the currency of this policy, no process of manufacture be carried on by artificial light, other than electric light.

BURGLARY AND HOUSE BREAKING ENDORSEMENT

Attached to and forming part of
Policy No. _____

If at any time during the Period of Insurance stated in the Schedule hereto or during any further Period for which the Company may accept payment for the renewal of this Policy.

1. The property insured or any part thereof described and included in the Schedule hereto whilst contained in the Premises described in the said Schedule shall be lost, by theft consequent upon actual forcible and violent entry upon the said premises or committed by any person or persons (other than employees) feloniously concealed thereon, or
2. There shall arise any damage to the said Property insured or to the Premises, falling to be borne by the insured, due to any such theft as aforesaid or any attempt thereat.

The Company will pay or make good to the insured:

- i) Loss or damage to the extent of the market value at time of the loss (not including profit of any kind) and/or
- ii) The net cost of repairing such damage but not exceeding in respect of any one item specified in the Schedule the Sum Insured thereon nor in respect of damage to the Premises five percent of the Total Sum Insured nor in the whole during any one period of insurance such Total Sum Insured.

Provided always that this Policy shall not extend to nor cover:-

- a. Loss or damage due to any such theft as aforesaid or to any attempt threat by any of the insured's family, business staff or domestic servants, or any person lawfully on the Premises.
- b. Loss destruction or damage directly or indirectly proximately or remotely occasioned by, contributed to by or traceable to or arising out of or in connection with Hurricane, Volcanic Eruption, Earthquake other convulsion of nature, invasion, Act of Foreign Enemies, Hostilities or Warlike Operations (whether before or after declaration of War) Civil War, Strike, Riot, Civil Commotion, Mutiny, Rebellion Military or Usurped Power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder that the Insured shall prove the accident loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by/or traceable to any of the said occurrences or any consequence thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.
- c. Loss or damage to medals, coins, curiosities, sculptures, manuscripts, rare books, plans, patterns, models, moulds, designs, deeds, bonds, bills of exchange, promissory notes, money, securities for money, stamps, documents of title or business books unless specifically included in the Schedule.
- d. Loss or damage arising whilst the Premises are unoccupied for a period exceeding 30 consecutive days or are occupied otherwise than as stated in the Schedule, unless the written consent of the Company shall have previously been obtained and any additional premium required by the Company has been paid.

Provided also that the Premises mentioned in the Schedule shall not include any yard, garden, out building or other appurtenances unless specifically included in the Schedule hereto.

Authorised Insurer

Attached to and forming part of the Policy No. _____

EARTHQUAKE CLAUSES

(1) **EXCESS CLAUSE**

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

The words in brackets to be omitted if loss or damage by Fire caused by Earthquake in not covered as per the Special Provision to Special Condition No.4

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

(2) **ONUS OF PROOF CLAUSE**

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

ENDORSEMENT

The following Endorsement wordings shall be obligatory in all cases where earthquake risks are included by means of the Endorsement of an ordinary fire policy:-

(1) **WHERE EARTHQUAKE FIRE COVER IS GRANTED:**

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

(2) **WHERE EARTHQUAKE SHOCK RISK IS ALSO INCLUDED:**

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

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

ATMOSPHERIC DISTURBANCE CLAUSE

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

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

- A. Hail, Snow, Wind, Hurricane, Cyclone, Tornado or Typhoon; and/or
- B. Rain, provided the building(s) in respect of which the claim is made or containing the property in respect of which the claim is made is so damaged by any of the perils specified in A supra as to admit rain water to the interior of the said building(s); and/or
- C. Flood, which shall mean:-
 - 1. The overflowing or deviation from their normal channels of either natural or artificial water courses

and
 - 2. Any flow or accumulation of water on the ground except when such flow or accumulation be of water emitted from any water supply main tap, pipe, valve or the like.

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

Provided always that all the condition 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 the above mentioned clause.

No consequential loss or damage of any kind or description, nor any loss for damage caused by confiscation wilful; destruction by Government or any Municipal or Local Authority is covered under this policy.

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

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