

M/S SKY CERAMICS

PLOT NO.01, AKOLA BY PASS AT/ POST. HINGOLI , MAHARASHTRA
431513

Contact Number: NA

Subject: Reliance Shopkeepers Package Insurance Policy: 170832226140000010

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. **170832226140000010**. 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**



Authorized Signatory

Reliance Shopkeepers Package Insurance Policy Sookshma
Policy Schedule

Policy Issuing Office: Reliance General Insurance Co. Ltd. 6 th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon(East), Mumbai-4000063, Maharashtra	Policy Servicing Branch Office: Reliance General Insurance Co. Ltd. C-9 & C-10, Second Floor, ~.~Abc Complex, Adalat Road Aurangabad- 431001, Maharashtra
Branch Code: 1708	Branch Name : Aurangabad
Agent / Broker Code: 17BRG276	Agent /Broker Name : JAINUINE INSURANCE BROKERS PVT LTD
Policy No:	170832226140000010
Tax Invoice No. & Date: P052522100233 & 24/05/2022	GSTIN/UIN of the Insured : 27CKKPB7387M1ZG
Proposal No : P052522100233	Date of proposal & declaration: 24/05/2022
Details of previous policy (in case of renewal)	Previous policy No: NA Date of expiry: NA
Period of Insurance	From : 00.01 hours of 24/05/2022 To : Midnight of 24/05/2022
Co-insurance share with net premium:RGIC100%	Own
Proposer Name: M/S SKY CERAMICS	
Communication address and Place of Supply : Plot No.01, Akola By Pass At/ Post. Hingoli-431513, Maharashtra	
Business: All Kinds Of Tiles Plywood, Cement, Cenetary Hardware, CP Fitting ETC	
Financial Interest: SUNDARLAL SAWJI URBAN CO.OP.BANK LTD	
Address of the risk location covered: Plot No.01, Akola By Pass At/ Post. Hingoli-431513, Maharashtra	
Coverage Details	
I. Fire & Allied Perils	
	Sum Insured (Rs.)
A. Building	
• Building including plinth, Basement and additional structures.	1,00,00,000/-
B. Contents :	
• Other than Stock and Stock in trade.	
▪ MBD - electrical & Mechanical Equipment	250/-
▪ Furniture & Fixtures, Fittings and other equipments	15,00,000/-
▪ Plate Glass and Sanitary Fittings	5,00,000/-
• Stock & Stock in Trade	1,50,00,000/-
Total Sum Insured (In Rs.)	2,70,00,250/-

<p>In-Built Covers :</p> <ul style="list-style-type: none"> • Earthquake, volcanic eruption, or other convulsions of nature - Rs. 2,70,00,250/- • Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation – Rs. . 2,70,00,250/- • Terrorism- Rs. . 2,70,00,250/- • Forest fire and Jungle fire • Theft within 7 days from the occurrence of and proximately caused by any of the Insured Events • Impact damage of any kind, i.e., damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.), • Additions, alterations or extensions upto 15% of the sum insured for that item (excluding stocks) • Costs compelled by Municipal Regulations upto Building Sum Insured • Temporary removal of stocks - Upto 10% of the insured stock • Start-Up Expenses upto Rs.1,00,000/- (per event and in aggregate during the policy period) • Floater cover for stocks at various locations – Rs. Nil • Professional fees upto 5% of claim amount • Removal of Debris – Upto 2% of the claim amount, if incurred • Cover for Specific Contents: <ol style="list-style-type: none"> a) Money upto Rs. 50,000/- (per event and in aggregate during the policy period) b) Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind but only upto Rs. 50,000/- (per event and in aggregate during the policy period) c) Computer programmes, information and data upto Rs. 5,00,000/- (per event and in aggregate during the policy period) d) Employees', Directors', visitors' personal effects of every description (other than motor vehicles) for value upto Rs.15,000/- per person subject to a maximum of 20 persons during the policy period 	
<p>Standard Add-ons (if opted) : NA</p>	
<p>Clauses applicable:</p> <ul style="list-style-type: none"> • Designation of Property Clause • Sabotage and Terrorism Damage Cover Endorsement as per Indian Market Terrorism Risk Insurance Pool wording • Terrorism Exclusion Clause for Contamination & Explosives • Sanction and Embargo Clause • Reinstatement value clause (Other Than Stock). • Market value clause (For Stock Only). • Agreed Bank Clause. • Any Direct or indirect loss by infectious or contagious disease as per Communicable Disease Exclusion Clause. 	
<p>Warranties:</p> <ul style="list-style-type: none"> • Class of Construction • Warranted that Shops dealing in hazardous goods as per the list below and Arms & Ammunition dealers, Motor Vehicle showroom including sales and service, Petrol / Diesel Kiosks are not covered under this policy And the proposed occupancy shall not be used as a storage godown. • Warranted that the premises is having - No Basement • Warranted that premises does not have any stock of Paint and Thinners 	
<p>Additional Conditions: NA</p>	
<p>Deductible applicable :</p> <ul style="list-style-type: none"> • For other than Terrorism Claims: Rs. 5,000/- for each and every loss • For Terrorism Claims: As per excess as per Sabotage and Terrorism Damage Cover Endorsement wording as provided by Indian Market Terrorism Risk Insurance Pool 	
<p>II. Burglary & House-breaking</p>	
<p>Contents :</p> <ul style="list-style-type: none"> • Other than Stock and Stock in trade <ul style="list-style-type: none"> ▪ Plant and Machinery ▪ Furniture, Fixture, Fittings & Other Equipment ▪ Plate Glass and Sanitary Fittings Cover • Stock & Stock in Trade 	<p>Sum Insured (Rs.)</p> <p>250/-</p> <p>15,00,000/-</p> <p>5,00,000/-</p> <p>1,50,00,000/-</p>
<p>Total Sum Insured (In Rs.)</p>	
<p>1,70,00,250/-</p>	
<p>Special Conditions:</p> <ul style="list-style-type: none"> • Proper accounting system should be there. • Excluding Theft and RSMD(Riot Strike Malicious Damage). 	
<p>Excess: 5% of the claim amount subject to minimum of INR. 10,000/- for each & every claim</p>	

III. Mechanical and Electrical Appliances					
S. No.	Description of Item	Make & Model	YOM	Serial No.	Sum Insured (Rs.)
1	Fan	Usha	2018	123456	250/-
Total Sum Insured (In Rs.)					250/-
Special Conditions:					
<ul style="list-style-type: none"> Warranted that all equipment should be in working condition 					
Excess: 1% of sum insured for each machine subject to a minimum of Rs 100/-					
V. Money Insurance					Sum Insured (Rs.)
A	Cash In transit (Annual Turnover-50,00,000/-)				30,000/-
B	Cash In Safe				10,000/-
C	Cash In Till				10,000/-
Total Sum Insured (In Rs.)					50,000/-
Special Conditions:					
<ul style="list-style-type: none"> Cash in money in transit is to be carried by permanent employees only. Money should be carried by bank to office premises and vice versa and within a radius of 25 Km Transit of money should take place with in the city limit only. Proper accounting system should be there. Warranted that safe is fixed in the wall and is made of steel. Warranted that keys are not kept in the shop premises after business hours & also the cash lying outside is to be kept in safe after business hours. Cash kept at till/counter to be kept in safe after business hours 					
Excess: 5% of the claim amount subject to minimum of INR. 5,000/- for each & every claim					
VI. Baggage					
S. No.	Description				Sum Insured (Rs.)
1	Baggage				10,000/-
Total Sum Insured (In Rs.)					10,000/-
Special Condition :					
<ul style="list-style-type: none"> This Section covers loss of baggage of proprietor, partner, and employees who are in the permanent employment of the proposer. Those who are not in the permanent employment of the Insured is not covered under the section. 					
Excess: 5 % of the claim amount subject to a minimum of INR. 5,000/- for each & every claim.					
VII. Fixed Plate Glass and Sanitary Fittings					
S. No.	Description				Sum Insured (Rs.)
1	Alfa Lovely Glasses 9 "6" = 14				1,00,000/-
2	Alfa Lovely Glasses 9 "6" = 23				1,00,000/-
3	Alfa Lovely Glasses 9 "6" = 17.6				1,00,000/-
4	Alfa Lovely Glasses 9 "6" = 15.6				1,00,000/-
5	Alfa Lovely Glasses 9 "6" = 16				1,00,000/-
Total Sum Insured (In Rs.)					5,00,000/-
Special Condition :					
<ul style="list-style-type: none"> Glasses should be securely fixed to Walls / Doors. Glasses not fixed are not covered. Imported glasses are not covered. 					
Excess: 5 % of the claim amount subject to a minimum of INR. 10,000/- for each & every claim.					
XI. Legal Liability					
B. Towards Third Parties :					
AOA / AOY = (1:1)					10,000/-
Excess: 0.5% of the AOA limit subject to a minimum of Rs.2,000/- and maximum of Rs.10,000/- for each and every claim.					
Conditions: Cover is on claim made basis.					
The coverage, terms & condition for different sections shall be as per respective policy wording filed with IRDA					
Premium Details					Amount (Rs.)
Base Premium					13,399.15
Terrorism Premium					4,050.00
Net Premium					17,449.15
Add: CGST (9%)					1,570.42
Add: SGST (9%)					1570.42
Total Premium (Rounded Off)					20,590.00

"GSTIN: 27AABCR6747B1ZG; SAC: 997137; Description of services: Other property insurance services"

Consolidated Stamp duty Paid vide Letter of Authorization
NO.LOA/CSD/300/2022/(Validity Period Dt.30/03/2022 to 30/03/2023)/1380 date 28 Mar 2022
** Not Applicable for the State of Jammu & Kashmir

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

Note:" This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017."

For any assistance with claims, please contact us on 02248903009 (Paid) or email us at services.rgicl @ relianceada.com

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>)

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 02248903009 (Paid) 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.

"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."

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 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:"

"Office of the Insurance Ombudsman,3rd Floor,Jeevan Seva Annexe,S. V. Road,Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in | Shri. A. K. Sahoo Office of the Insurance Ombudsman,Jeevan Darshan Bldg.,3rd Floor,C.T.S. No.s. 195 to 198,N.C. Kelkar Road,Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@gbic.co.in"

In witness whereof this policy has been signed at Mumbai on policy original tax invoice date 24/05/2022 in lieu of Policy No. as mentioned in the policy.

**For and on behalf of
Reliance General Insurance Company Limited**



Authorized Signatory

Annexure Attached to and Forming part of Policy No. 17083222614000010
Agreed Bank Clause

"It is hereby declared and agreed:-

i. That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties.

ii. That the receipts of the Bank shall be complete discharge of the Company there for and shall be binding on all the parties insured hereunder.

N.B: The Bank shall mean the first named Financial Institution/ Bank named in the policy.

iii. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.

iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.

v. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorized agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place and

vi. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available.

N.B: In cases where the name of any Central Government or State Government owned and / or sponsored Industrial Financing or Rehabilitation Financing Corporations and /or Unit Trust of India or General Insurance Corporation of India and/or its subsidiaries or LIC of India/ any Financial Institution is included in the title of the Fire Policy as mortgagees, the above Agreed Bank Clause may be incorporated in the Policy substituting the name of such institution in place of the word 'Bank' in the said clause

For and on behalf of
Reliance General Insurance Company Limited



Authorized Signatory

Annexure Attached to and Forming part of Policy No. 17083222614000010
Terrorism Damage Cover Endorsement – Material Damage

Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything stated in the "Terrorism Risk Exclusion" of this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of terrorism, subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, 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 organization(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 cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the duly empowered government or Military Authority.

Provided that If the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean armed forces, Para military forces, police or any other authority constituted by the government for maintaining law and order.

LOSSES EXCLUDED

This cover shall not indemnify loss of or damage to property caused by any or all of the following:-

1. Loss by seizure or legal or illegal occupation;
2. Loss or damage caused by:
 - (i) Voluntary abandonment or vacation,
 - (ii) Confiscation, commandeering, nationalization, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property;
3. loss or damage arising from acts of contraband or illegal transportation or illegal trade;
4. loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment;
5. loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;
6. loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;
7. any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person;
8. loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorized instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be covered under this Policy) arising from the use of any computer, computer system or computer software program or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile;
9. Loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labor unrest, riots or civil commotion;
10. loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder;
11. any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
12. loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;
13. Loss or increased cost as a result of threat or hoax;
14. loss or damage caused by or arising out of burglary, house - breaking, looting, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of terrorism;
15. Loss or damage caused by mysterious disappearance or unexplained loss;
16. loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;
17. Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.

LIMIT OF INDEMNITY

IRDAI Registration No. 103. Reliance General Insurance Company Limited. An ISO 9001:2015 Certified Company
Registered Office & Corporate Office: Reliance General Insurance Company Limited, 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai-400063
.Corporate Identity No.U66603MH2000PLC128300. UIN: IRDAN103RP0025V04201516. Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License. RGI/MCOM/CO/PS/Ver. 1.2/170417

The limit of indemnity under this cover shall not exceed the Total Sum Insured given in the Policy Schedule or INR 20,000,000,000 whichever is lower. In respect of several insurance policies within the same compound/location with one or different insurers, the maximum aggregate loss payable per compound/location by any one or all insurers shall be INR 20,000,000,000. If the actual aggregate loss suffered at one compound/location is more than INR 20,000,000,000 the amounts payable towards individual policies shall be reduced in proportion to the sum insured of the policies.

EXCESS
Shops & Residential Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 10,000 and Maximum of INR 500,000
Non-Industrial Risks: 1% of the claim amount for each and every claim subject to Minimum of INR 25,000 and Maximum of INR 1,000,000
Industrial Risks: 5% of the claim amount for each and every claim subject to Minimum of INR 100,000 and Maximum of INR 25,00,000
*Whichever is applicable?

ADD ON COVERS
It is further declared and agreed that the limit of indemnity including the claim on add on cover(s) shall not exceed total sum insured plus separate sublimit opted for add on cover(s) or INR 20,000,000,000 whichever is lower. In respect of several insurance policies with in the same compound /location, the maximum aggregate loss payable per compound/location by any one or all insurers shall be INR 20,000,000,000.

MID TERM COVER
In case the coverage under this endorsement is granted during the currency of the policy, no claims will be payable for loss or damage to property caused by an act of terrorism occurring during the first 15 (fifteen) days from the date of granting such cover.

SANCTION, LIMITATION AND EXCLUSION CLAUSE
No (re)insurer shall be deemed to provide cover and no (re)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 (re)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 United States of America.

CANCELLATION CLAUSE
Notwithstanding the cancellation provisions relating to the basic insurance policy on which this endorsement is issued, there shall be no refund of premium allowed for cancellation of the Terrorism risk insurance during the period of insurance except where such cancellation is done along with the cancellation of the basic insurance. Where a policy is cancelled and rewritten mid-term purely for the purpose of coinciding with the accounting year of the insured, pro-rate refund of the cancelled policy premium will be allowed.

If the cancellation is for any other purpose, refund of premium will only be allowed after charging short term scale rates.
Note: The definitions, terms and conditions of main Policy save as modified or endorsed herein shall apply.

For and on behalf of
Reliance General Insurance Company Limited



Authorized Signatory

Annexure Attached to and Forming part of Policy No. 17083222614000010
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 Organization 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 Corona virus 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 behavior, 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 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.

For and on behalf of
Reliance General Insurance Company Limited



Authorized Signatory