



In consideration of the insured named herein paying to Cholamandalam MS General Insurance Company Ltd. (hereinafter called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policyholder, the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.

GST Invoice No.:2455292477165 DATE: 20/01/2021 PAN: AABCC6633K SAC Code: 997135 SAC Description: Marine, aviation, and other transport insurance services	CHOLAMANDALAM MS GENERAL INSURANCE COMPANY Ltd. ADDRESS: AURANGABAD BRANCH OFFICE Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony, Opp. LMS Jeweller Jalna road, Aurangabad - 431005 KRANTI CHOWK S.O CITY: AURANGABAD STATE: MAHARASHTRA GSTIN: 27AABCC6633K1ZJ
Policy No	2455/00018633/000/00
Name of the Assured / Insured	KANAK COTTON AGRO INDUSTRIES PVT LTD
Address of the Assured	RAM AYODHAY BUILDING YELDARI ROAD JINTUR PARBHANI H.O PARBHANI MAHARASHTRA PIN - 431401 GST No.: 27AAECK9880F1Z4
Aadhar No.:	-
PAN No.:	-
Period of Insurance	From 10:00 hrs on 18/01/2021 To 23:59 hrs on 17/01/2022
Transit Details	Anywhere in the India to Anywhere in India
Sum Insured (Cargo)	INR 100,000,000.00
Limit Per Sending	INR 4,500,000.00
Limit Per Location	INR 100,000,000.00
Subject Matter Insured	Cotton, Cotton Bale, Cotton Seed, Cotton Seed Cake, Cotton Wash Oil, Soyabin, Turmeric
Packing	Standard and Customary
Mode of Conveyance	Rail, Road
Basis of valuation (Cargo)	Invoice + 10%
Deductible/Franchise	INLAND: Cargo - Excess 0.50% of Consignment Value Subject to Minimum of Rs. 2500 for each and every claim
Basis of Declaration	All dispatches made during the previous month shall be declared within 10th of the succeeding month

Net Premium	INR 15,000.00
CGST (9%)	1,350.00
SGST (9%)	1,350.00
IGST (0%)	0.00
Stamp Duty	INR 50
Gross Premium	INR 17,701.00

Condition, Clauses and Warranties	As per Annexure Attached
-----------------------------------	--------------------------

Consolidated Stamp Duty Paid Vide G.O. Rt.No. 426, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 21/12/2020.

Intermediary Name: JAINUINE INSURANCE BROKERS PRIVATE LIMITED	Contact No: 9850049400
Code: 200149210153	
	POSP Aadhaar No.:

Note: The Certificate of Insurance / Policy Schedule is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

Place : CHENNAI	For Cholamandalam MS General Insurance Company Ltd.
Date of Issue : 20/01/2021	Authorised Signatory

Policy Issuing Office : AURANGABAD BRANCH OFFICE
Agent / broker : 201208127508
Client Code : 101416282441

Amount : 17701
Receipt No : 1023233964
Date : 18/01/2021

ANNEXURE TO SCHEDULE

CLAUSES

1. Inland Transit (Rail or Road)-Clause A (All Risks)
2. Strikes, Riots, Civil Commotion Clause (Inland Transit not in conjunction with Ocean going Voyage)
3. Transit by Courier Clause
4. Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical And Electromagnetic Weapons Exclusions Clause 10.11.2003
5. Institute Cyber Attack Exclusion Clause 10.11.2003
6. Private Carrier Limitation of Liability (Inland Transit) Clause
7. Cargo Termination of Transit Clause (Terrorism)
8. Loading Un-loading Clause
9. Institute Replacement Clause 1.1.1934
10. Labels Clause
11. Pair & Sets Clause
12. Cutting Clause
13. Cancellation Clause
14. Important Notice Clause
15. Open Policy Conditions
16. Sanction Limitation and Exclusion Clause
17. Per Sending Limit & Per Location Limit
18. Voyage Condition
19. Cargo Termination of Storage and Transit clause (Amended)- 2020-21
20. COVID-19 Condition
21. Oil in tanker covered under ITC B

WARRANTIES

1. Warranted that goods are transported in closed wagons and/or trucks to be covered with tarpaulin or any other water proof material to avoid ingress of water during the inland leg of journey unless containerised
2. Warranted vehicle clean and fit to carry cargo.
3. Warranted policy covers new items only.
4. Warranted the load carried by the subject carrying vehicle is within the permissible carrying capacity as per section 113, subsection 3 of MV Act 1988 and as per notification S.O.3467(E) dated 16.07.18
5. Warranted coverage is as per INCOTERMS in the sales contract
6. Warranted for all consignments moving in insured party's own vehicles or in absence of recovery rights settlement to be made on 85% basis

OTHER TERMS AND CONDITIONS

1. M&P clause: Refund unutilized premium balance at the end of policy period is subject to following conditions: 01. Open policies are subject to a minimum retention premium of Rs.5,000/- or premium collected where actual premium is less than Rs.5000. 02. Refund of premium for unutilized balance shall be made only for policy where the incurred claims ratio in the policy is less than 70%
2. Tail end transits where the imports are done on CIF named port of destination, cover from port to inland destination shall be subject to ITCB + Srcc
3. Declaration :Any declaration made to the company which does not fall within the terms and conditions of the policy would be considered to be null & void ab initio and the company would in no way be held liable for any consequence arising out of the declaration.

EXCLUSIONS

1. Excluding second hand / used items / rejects / return transit
2. (Applicable for shipments through Gulf of Aden) Excluding loss or damage to cargo on account of Somali piracy and like operations in Gulf of Aden, Somalia and Yemen waters provided vessel is registered with Maritime security centre, Horn of Africa (MSC - HOA), prior to transit.
3. Excluding shortages from parcels / packages delivered in extremely sound condition
4. Excluding Over Dimensional Cargo
5. Excluding shipments in bulk / Cargo carried in loose form
6. Excluding loss or damage due to rust, corrosion, oxidation, discoloration, mechanical, electrical, electronic derangement, denting, chipping and scratching unless caused by ICCB perils
7. Excluding loss or damage due to contamination, moisture, liquefaction, sweat, mould, stains, taints, mildew, bacterial, fungal and parasitic infestation, efflorescence and deliquescence unless caused by ICC(B) perils.

The list of Ombudsman details are available on our website www.cholainsurance.com.

SURVEY AGENT

Inland
Cholamandalam MS General Insurance Company Ltd
Aurangabad Branch Office
Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony,
Opp. Lms Jeweller Jalna Road, Aurangabad - 431005
Maharashtra - 431001

SETTLING AGENT

Inland
Cholamandalam MS General Insurance Company Ltd
Dare House', 2 nd floor, No. 2, NSC Bose Road, Chennai - 600001
CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 125

Place : CHENNAI

For Cholamandalam MS General Insurance Company Ltd.

Date of Issue :20/01/2021

Authorised Signatory

Clauses:

1. Inland Transit (Rail or Road)-Clause A (All Risks)
Inland Transit (Rail or Road)-Clause A (All Risks) As Attached

2. Strikes, Riots, Civil Commotion Clause (Inland Transit not in conjunction with Ocean going Voyage)

STRIKES RIOTS AND CIVIL COMMOTION CLAUSE (Inland Transit not in conjunction with Ocean going Voyage) Risks Covered: 1. Subject otherwise to the terms, conditions and warranties of the Policy on goods against transit risks, this Insurance covers, except as provided in clause 2 below loss of or damage to the subject matter Insured caused by 1.1 strikers, locked-out workmen or persons taking part in labour disturbances, riots or civil commotions 1.2 any terrorist or any persons acting from a political motive. EXCLUSIONS : 2. In no case shall this insurance cover 2.1 loss damage or expense proximately caused by delay, inherent vice or nature of the subject matter insured 2.2 loss damage or expense proximately caused by the absence shortage or withholding of labour of any description whatsoever during any strike, lockout labour disturbance, riot or civil commotion. 2.3 any claim for expenses arising from delay or other consequential or indirect loss or damage of any kind 2.4 loss damage or expenses caused by war, civil war, revolution, rebellion insurrection or civil strife arising therefrom, or any hostile act by or against a belligerent power

3. Transit by Courier Clause

TRANSIT BY COURIER CLAUSE - Warranted (1) consignment has to be sent through reputed & registered courier. (2) clean discharge to courier is proof of safe delivery (3) the Assured, Consignor, Consignee and/or their Agents/Associates/Clearing Agents or Suppliers, as applicable, will not contract out with the courier allowing the courier to restrict its liability to any amount less than the statutory liability of a common / road, rail, air or sea carrier, whichever mode adopted by the courier. (4) Courier Company should have a carriers liability insurance policy of at least INR 50,00,000/- .Breach of the above warranty would entitle the Insurer to settle claims for a maximum of 75% of the assessed loss OR deduct the maximum limit of liability of the respective carrier, recovery of which is prejudiced, at the option of the insurer. The above warranty would not apply in the following cases: (i) where the Waybill is counter signed as above but the document incorporates the provisions of the applicable Carriers Act such as Carriers Act of 1865/Railways Act/Carriage of Goods by sea and / or Air Act etc (iii) the Assured, Consignor, Consignee and/or their Agents/Associates/Clearing Agents or Suppliers, as applicable, IF NEED BE to sign the waybill or any other document issued by the Courier company and/or their Agents/Associates only in acknowledgment of receipt BUT NOT in agreement with the terms and conditions printed thereon regarding liability of the Courier

4. Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical And Electromagnetic Weapons Exclusions Clause 10.11.2003

INSTITUTE RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIO-CHEMICAL AND ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith 1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or arising from 1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel 1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of

any nuclear installation, reactor, nuclear assembly, nuclear component thereof, any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive effect, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes 1.5 any chemical, biological, bio-chemical, or electromagnetic weapon. _____ CL 370.

5. Institute Cyber Attack Exclusion Clause 10.11.2003

10/11/03 INSTITUTE CYBER ATTACK EXCLUSION CLAUSE 1.1 Subject only to clause 1.2 below, in no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system. 1.2 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile. _____ CL 380

6. Private Carrier Limitation of Liability (Inland Transit) Clause

PRIVATE CARRIER LIMITATION OF LIABILITY (INLAND TRANSIT) CLAUSE The liability of the Company shall be limited to 75% of the assessed loss where the Consignment Note is issued limiting the liability of the carriers in any respect by Special Contract duly signed by the Consignor, Consignee or by their Authorised Representative, Agents or where the Consignment Note is issued by a Private Carrier or Freight Broker. This warranty would not apply where loss or damage has occurred whilst the goods are not in the custody of the carriers.

7. Cargo Termination of Transit Clause (Terrorism)

CARGO TERMINATION OF TRANSIT CLAUSE (TERRORISM) This Clause shall be paramount and shall override anything contained in this insurance inconsistent therewith. 1. Notwithstanding any provision to the contrary in this Policy or the Clauses referred to therein, it is agreed that in so far as this Policy covers loss of or damage to the subject matter insured caused by any terrorist or any person acting from a political motive, such cover is conditional upon the subject matter insured being in the ordinary course of transit and, in any event, shall terminate either: 1.1 As per the transit clauses contained within the Policy. OR 1.2 On delivery to the Consignees or other final warehouse or place of storage at the destination named herein, On delivery to any other warehouse or place of storage, whether prior to or at the destination named herein, which the Assured elect to use either for storage other than in the ordinary course of transit or for allocation of distributor OR 1.4 In the respect of marine transits, on the expiry of 60 days after completion of discharge override of the goods hereby insured from the overseas vessel at the final port of discharge. 1.5 In respect of air transits, on the expiry of 30 days after unloading the subject matter insured from the aircraft at the final place of discharge. Whichever shall first occur 2. If this policy or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, cover will reattach, and continues during the ordinary course of that transit terminating again in accordance with clause 1.

8. Loading Un-loading Clause

LOADING UN-LOADING CLAUSE - The cover under the Transit clause 8 of Institute Cargo Clauses (A) 1.1.1982 in case of transit by sea / Transit Clause 5 of Institute cargo clauses (Air) (excluding sendings by post) 1.1.82 in case of transit by Air / Transit Clause 5 of Inland Transit (Rail or Road) (A) Clause in case of transit by Rail/Road, shall commence whilst the consignment is loaded on the local conveyance for the commencement of transit. Further the word delivery of the transit clause shall extend to include unloading. The policy shall ONLY cover mishandling whilst such loading and unloading. All other terms of the transit clause remain unaltered as per Transit clause 8 of Institute Cargo Clauses (A) 1.1.1982 in case of transit by sea / Transit Clause 5 of Institute cargo clauses (Air) (excluding sendings by post) 1.1.82 in case of transit by Air / Transit Clause 5 of Inland Transit (Rail or Road) (A) Clause in case of transit by Rail/Road

9. Institute Replacement Clause 1.1.1934

1/1/34 INSTITUTE REPLACEMENT CLAUSE In the event of loss of or damage to any part or parts of an insured machine caused by a peril covered by the Policy the sum recoverable shall not exceed the cost of replacement or repair of such part or parts plus charges for forwarding and refitting, if incurred, but excluding duty unless the full duty is included in the amount insured, in which case loss, if any, sustained by payment of additional duty shall also be recoverable. Provided always that in no case shall the liability of Underwriters exceed the insured value of the complete machine. AHM 6/90 CL 161 A © Copyright A.L. The Institute of London Underwriters

10. Labels Clause

LABELS CLAUSE Warranted that in the event of a claim resulting in damage to labels or wrappers only, the Insurer's liability shall be limited to an amount sufficient to pay the cost of new labels and wrappers and the cost of repacking the goods, but in no event shall the Insurer be liable for more than the insured value of the damaged merchandise.

11. Pair & Sets Clause

PAIR & SETS CLAUSE Where any insured item consists of articles in a pair or set, this Policy is not to pay more than the value of any particular part or parts which may be lost without reference to any special value which such article(s) may have as part of such pair or set nor more than a proportionate part of such pair or set.

12. Cutting Clause

CUTTING CLAUSE In the event of damage or breakage caused by an insured peril it is agreed that the damaged, broken length or portion shall be cut off, the remaining length or portion be considered as sound and the Company shall be liable only for the insured value of the length or portion which has been lost by being broken off or cut off. In addition, the Company shall be liable for the cost of cutting.

13. Cancellation Clause

CANCELLATION CLAUSE All risks (as described herein), except the risks of War and Strikes as defined in the relevant Institute War and Strikes Clauses as attached, are subject to 30 days notice of cancellation by either party. The inclusion of cover against War Risks may be cancelled by either party giving 7 days notice. The inclusion of cover against relevant Institute Strikes may be cancelled by either party giving 7 days (48 hours in respect of sendings to or from the U.S.A.) notice. Such cancellation shall become effective on the expiry of the relevant (see above) number of days or hours from midnight I.S.T. of the day on which notice of cancellation is issued by or to the Insurer, but shall not apply to any cover against the said risks which shall have attached before the cancellation becomes effective.

14. Important Notice Clause

IMPORTANT NOTICE CLAUSE

PROCEDURE IN THE EVENT OF LOSS OR DAMAGE FOR WHICH UNDERWRITERS MAY BE LIABLE LIABILITY OF CARRIERS, BAILEES OR OTHER THIRD PARTIES

It is the duty of the Assured and their Agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimising a loss and to ensure that all rights against Carriers, Bailees or other third parties are properly preserved and exercised. In particular, the Assured or their Agents are required:

To claim immediately on the Carriers, Port Authorities or other Bailees for any missing packages.

In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition.

When delivery is made by Container, to ensure that the Container and its seals are examined immediately by their responsible official.

If the Container is delivered damaged or with seals broken or missing or with seals other than as stated in the shipping documents, to clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification.

To apply immediately for survey by Carriers or other Bailees Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey.

To give notice in writing to the Carriers or other Bailees within 3 days of delivery if the loss or damage was not apparent at the time of taking delivery.

To take examined delivery from the carriers of packages which are outwardly damaged or appear to have been tampered with and obtain a Damage and / or Shortage Certificate from them. If any package appears to be deficient in weight, to take weightment / examined delivery from the carriers and appropriate certificates

To issue notices of claims against carriers, bailees or third parties by Registered Post with Acknowledgement due card.

NOTE.- The Consignees or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities at the port of discharge.

INSTRUCTIONS FOR SURVEY

In the event of loss or damage which may involve a claim under this insurance, immediate notice of such loss or damage should be given to and a Survey Report obtained from the company's representative at port of discharge or destination or if there be no representative of the company the nearest Lloyds Agent.

DOCUMENTATION OF CLAIMS

To enable claims to be dealt with promptly, the Assured or their Agents are advised to submit all available supporting documents without delay, including when applicable:-

1. Original policy or certificate of insurance.

2. Original or copy shipping Invoices and Packing List and / or weightment notes.

3. Original Bill of Lading and/or other contract of carriage.

4. Survey report and other documentary evidence (Damage / Non-Delivery Certificate) to show the extent of the loss or damage.

5. Landing remarks and weightment notes at final destination.

6. Correspondence exchanged with the Carriers and other Parties regarding their liability for the loss or damage along with copies of Notice of claim on the Carriers / Third Parties and Receipted A/D Card / Postal Registration Receipt.

15. Open Policy Conditions

OPEN POLICY CONDITIONS I) This Open Policy is effected to insure the interest specified here is dispatched either by or for account of the Assured in which they have an Insurable Interest. II) Period of Policy This policy shall remain in force for a period of 12 months or as set out in the Policy Schedule unless cancelled previously by either side as per Cancellation clause stated herein or exhaustion of Sum Insured by declarations, whichever is earlier. III) Declaration Clause: The assured warrants that during the currency of this Open Policy they will declare to the company within 48 hours from the time the risk attaches or as may be agreed at the time of policy issuance each and every consignment falling within the scope of this policy without any exception. Failure to do so shall, at the Insurer's option, render this Open policy void as from the date and time of such failure. Acceptance of any declaration by the Company declared after the time limit stipulated in this warranty shall not be taken as a waiver and as a precedent for future declarations. IV) Valuation Clause: The shipments insured hereunder are to be valued as per the Basis of valuation set out in the Policy Schedule. V) Cancellation Clause: All risks (as described herein), except the risks of War and Strikes as defined in the relevant Institute War and Strikes Clauses as attached, are subject to 30 days notice of cancellation by either party. This inclusion of cover against relevant Institute Strikes & War may be cancelled by either party giving 7 days (48 hours in respect of sendings to or from the USA) notice. Such cancellation shall become effective on the expiry of the relevant (see above) number of days or hours from midnight I.S.T. of the day on which notice of cancellation is issued by or to the Insured, but shall not apply to any cover against the said risks which shall have attached before the cancellation becomes effective. VI) Limit of Company's Liability Warranted that the limit of the Company's liability in respect of any one accident or series of accidents arising out from the same event shall not exceed the limits stated in the Policy Schedule. VII) Inspection of Records: The Company and/or its Agents shall have the privilege, at any time during the business hours to inspect the records of the insured in respect of dispatches made falling within the terms of the Open Policy. VIII) Claims In the event of loss and / or damage which may give rise to a claim under this insurance, the Assured and / or the claimants shall observe and comply with the claims procedures as per IMPORTANT NOTICE clause herein attached as a condition precedent to liability. VIII) Condition Precedent The due observance and fulfillment of the terms and conditions of this contract in so far as these relate to anything to be done or complied with by the Assured shall be a condition precedent to the liability of the Company to make payments hereunder.

16. 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.

17. Per Sending Limit & Per Location Limit

The Per Sending and Per Location Limit represent the maximum amount that the insurer shall pay in respect of any one accident or series of event. In circumstances where this policy extends to cover duty under Imports, per sending limit with respect to Imports shall include the amount of such duty. In respect of any Limit per sending and / or Limit per location exceeding the above mentioned limits the insurer should be informed prior to inception of the risk and written agreement taken as to rate and terms, otherwise insured will be the self insurer and condition of average will be applicable at the time of claim.

18. Voyage Condition

For Import Cover shall commence from and for Export and cover shall cease at port /Airport for Nepal, Myanmar, Bhutan, Pakistan, Bangladesh, Afghanistan, Algeria, Egypt, Mauritius, Lebanon, and all the countries of the African continent. For transit by rail/ road in respect of Myanmar, Nepal, Bhutan & Pakistan, Bangladesh the cover shall commence/cease at the Indian border Excluding shipments from/to Iran, Iraq, Sudan, North Korea, Cuba, Somalia and other countries identified by United Nations and/or Government of India.

19. Cargo Termination of Storage and Transit clause (Amended)- 2020-21

(For warehousing and or storage risks insured in the ordinary cause of transit) This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith. 1. Notwithstanding any provision to the contrary contained in this Policy or the Clauses referred to therein, it is agreed that in so far as this Policy covers loss of or damage to the subject - matter insured whilst being warehoused and / or stored, this cover is conditional upon such warehousing and/ or storage being in the ordinary course of transit and, in any event, SHALL TERMINATE EITHER: 1.1 . As per the transit clauses contained within the Policy, Or 1.2 on delivery to the Consignee's™s or other final warehouse or place of storage at the destination named, 1.3 on delivery to any other warehouse or place of storage, whether prior to or at the destination named herein, which the Assured elect to use either for storage other in the ordinary course of transit or for allocation or distribution. 1.4 In the respect of marine transits, on the expiry of 60 days (Duration Clause) plus 60 days after completion of discharge over side of the goods hereby insured from the overseas vessel at the final port of discharge, 1.5 In respect of air transits, on the expiry of 30 days (Duration Clause) plus 60 days after unloading the subject matter insured from the aircraft at the final airport of discharge, 1.6 In respect of rail/road transits, on the expiry of 7 days (Duration Clause) plus 60 days after unloading the subject matter insured at the final place of discharge, whichever shall first occur. 2. If this Contract or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, cover will re-attach, and Continues during the ordinary course of that transit terminating again in accordance with clause 1. The cover afforded under the extended period as agreed in this endorsement shall be subject to the terms and conditions of the current London Institute Clauses Excluding Terrorism.

20. COVID-19 Condition

Notwithstanding any provision to the contrary, this policy/insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following - including any fear or threat thereof, whether actual or perceived: Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or. Coronavirus (COVID-19) including any mutation or variation thereof; or. Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority. If the insurer alleges that, by reason of this exclusion, any amount is not covered by this policy/insurance, the burden of proving the contrary shall rest on the insured.

Place : CHENNAI

For Cholamandalam MS General Insurance Company Ltd.

Date of Issue :20/01/2021

Authorised Signatory

Whether tax is payable under reverse charge basis - No.

CHOLAMANDALAM MS