



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.:2455397034064 DATE: 31/03/2023 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	2455/00022488/000/00
Name of the Assured / Insured	KRUSHNA FIBERS
Address of the Assured	HANUMAN OIL INDUSTRIES OFFICE BUILDING, NEAR MUNICIPAL COUNCIL , AKOT S.O 21506 AKOLA MAHARASHTRA PIN - 444101 GST No.: 27AAWFK2641K1ZS
Aadhar No.:	-
PAN No.:	AAWFK2641K
Period of Insurance	From 12:00 hrs on 14/09/2022 To 23:59 hrs on 13/09/2023
Transit Details	From Anywhere in India to Anywhere in India
Sum Insured (Cargo)	INR 10,000,000.00
Limit Per Sending	INR 8,000,000.00
Limit Per Location	INR 10,000,000.00
Subject Matter Insured	Cotton FP Bales
Packing	Standard and Customary
Mode of Conveyance	Rail
Basis of valuation (Cargo)	Invoice + 10%
Basis of Declaration	All dispatches made during the previous month shall be declared within 10th of the succeeding month

Net Premium	INR 4,000.00
CGST (9%)	360.00
SGST (9%)	360.00
IGST (0%)	0.00
Stamp Duty	INR .50
Gross Premium	INR 4,721.00

Condition, Clauses and Warranties	As per Annexure Attached
Consolidated Stamp Duty Paid Vide G.O. Rt No. 88, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 28/02/2023.	

Intermediary Name: JAINUINE INSURANCE BROKERS PRIVATE LIMITED	Contact No: 8149178773
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 : 31/03/2023	Authorised Signatory

Policy Issuing Office : AURANGABAD BRANCH OFFICE
Agent / broker : 201208127508
Client Code : 190000597355

Amount : 4721
Receipt No : 1058266509
Date : 14/09/2022

ANNEXURE TO SCHEDULE

CLAUSES

1. Institute Cargo Clauses (A) 1.1.1982
2. Institute Cargo Clauses (B) 1.1.1982
3. Institute Cargo Clauses (C) 1.1.1982
4. Institute Cargo Clauses (Air) (excluding sendings by Post) 1.1.1982
5. Institute Cargo Clauses (A) 1.1.2009
6. Institute Cargo Clauses (C) 1.1.2009
7. Institute Bulk Oil Clauses (A) 1.2.1983
8. Institute War Clauses (Cargo) 1.1.1982
9. Institute Classification Clause 2001
10. Cargo ISM Endorsement (JC98/019)
11. Institute Strikes Clauses (Cargo) 1.1.1982
12. Institute War Clauses (Cargo) 1.1.2009
13. Institute Frozen Food Clauses (A) (Excluding Frozen Meat) 1.1.1986
14. Institute Frozen Food Clauses (C) (Excluding Frozen Meat) 1.1.1986
15. Institute Frozen Meat (A)-24 Hours Breakdown (Not Suitable For Chilled, Cooled Or Fresh Meat) 1.1.1986
16. Institute Container Clauses -Time (Total Loss,General Average, Salvage, Salvage Charges , Sue and Labour) 1.1.1987
17. Institute Containers Clauses -Time 1.1.1987
18. Institute Strikes Clauses (Cargo) 1.1.2009
19. Institute Coal Clauses 1.10.1982
20. Institute Strikes Clauses (Frozen Meat) (Not Suitable For Chilled, Cooled Or Fresh Meat)
21. Institute Cargo Clauses (B) 1.1.2009
22. Institute Cargo Clauses (Air) (excluding sendings by Post) 1.1.2009

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 policy covers new items only.
3. 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, as per notification S.O.3467(E) dated 16.07.18 and amendments thereof. It is further agreed that this this warranty shall be applicable only where overloading is the proximate cause resulting in loss of or damage to insured cargo.

EXCLUSIONS

1. Excluding second hand / used items / rejects / return transit
2. Excluding shortage and leakage from sound and sealed packing

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. 123

Place : CHENNAI

For Cholamandalam MS General Insurance Company Ltd.

Date of Issue :31/03/2023

Authorised Signatory

Attached to and forming part of the Policy Number : 2455/00022488/000/00 dt 14/09/2022

Clauses:

1. Institute Cargo Clauses (A) 1.1.1982
Inland Transit (Rail or Road)-Clause A (All Risks) As Attached

2. Institute Cargo Clauses (B) 1.1.1982
Inland Transit (Rail or Road)-Clause B (Basic Cover) As Attached

3. Institute Cargo Clauses (C) 1.1.1982

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

4. Institute Cargo Clauses (Air) (excluding sendings by Post) 1.1.1982

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 courierto 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 NEEDED 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

5. Institute Cargo Clauses (A) 1.1.2009

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 contributed to 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 or other nuclear assembly or nuclear component thereof
1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, 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

6. Institute Cargo Clauses (C) 1.1.2009

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. Institute Bulk Oil Clauses (A) 1.2.1983

TERMINATION OF TRANSIT CLAUSE (TERRORISM) JC 2009/056 (01/01/2009): 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 distribution, OR 1.4 In the respect of marine transits, on the expiry of 60 days after completion of discharge overseas 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. Institute War Clauses (Cargo) 1.1.1982

DUTY CLAUSE Increase Value by reason of payment of Duty and/or Levy is covered subject to the same conditions as are, or would be, applicable to the insurance on cargo hereunder and to pay on the same basis as such insurance cover but excluding: - (1) Total Loss, or Total Loss of part arising prior to Duty and/or Levy becoming payable and resulting in non payment of Duty and/or Levy. (2) Liability for General Average Contributions and Salvage Charges unless the occurrence giving rise to the General Average occurs after Duty and/or Levy becomes payable. Also including the Assured's liability for the payment of duty, following loss of or damage to the Insured Interest recoverable hereunder, to the Authority of any country through which the interest may pass prior to coming within the jurisdiction of the country of destination.

9. Institute Classification Clause 2001

SELLER'S INTEREST CLAUSE - In respect of those exports sold on F.O.B., C.&F. or similar terms and where the Assured are not obliged or instructed to arrange insurance (1) This policy covers physical loss of or damage to the cargo insured subject to the terms and conditions of the policy, to protect the interest of the insured mentioned therein. This insurance is not assignable to any other person who may acquire insurable interest in respect of property insured excepting a banker operating in India; any assignment other than as stated shall render this policy void. (2) Warranted that the insured shall not change the terms of the contract of sale relating to goods insured hereunder, subsequent to the operation of a peril insured against for the purpose of securing indemnity under this policy. (3) Warranted that the insured shall safeguard all contractual and other rights against the buyers, carriers and other parties concerned with the transactions and transport of the goods covered therein. (4) No claim shall be payable hereunder if either the named insured or the buyer of the insured goods is entitled to indemnification under any other policy covering the same goods, which may be in existence. (5) Claims if any, are payable in Indian currency only. (6) Underwriters shall be subrogated to the assured's rights against third parties. (7) This policy does not cover the risks which could be covered or which are insurable by the Export Credit Guarantee Corporation of India Ltd. (8) The existence of this insurance is not to be disclosed to the buyer.

10. Cargo ISM Endorsement (JC98/019)

SHUT OUT CARGO CLAUSE: In the event of the interest being "shut-out" due to any strike, labour disturbance, withholding of labour or any other reason, from the carrying vessel, aircraft or conveyance, this Policy is extended to cover the interest while waiting on the wharf, quay, pier, warehouse or other storage/transportation point or during transfer to and whilst at any other wharf, quay, pier, warehouse or other storage/transportation point, provided prompt notice be given these Insurers when such facts are known to the Insured and additional premium paid if required. Warranted Insured shall always act within reasonable dispatch under all circumstances within their control. Warranted cover under shut out cargo clause shall not extend beyond 15 days after arrival of the cargo at the load port.

11. Institute Strikes Clauses (Cargo) 1.1.1982

REPLACEMENT (SECOND HAND MACHINERY) CLAUSE In the event of claim for loss or damage to any part or parts of the Insured Interest in consequence of a peril covered by this insurance, the amount recoverable hereunder shall not exceed such proportion of the cost of replacement of the parts lost or damaged as the insured value bears to the value of new machinery, plus additional charges for forwarding and refitting the new parts if incurred. Provided always that in no case shall the liability of Underwriters exceed the insured value of the complete machine.

12. Institute War Clauses (Cargo) 1.1.2009

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.

13. Institute Frozen Food Clauses (A) (Excluding Frozen Meat) 1.1.1986

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.

14. Institute Frozen Food Clauses (C) (Excluding Frozen Meat) 1.1.1986

BRANDS CLAUSE The Assured shall have full rights to possession of all goods bearing embossed or indented brands or labels or other permanent markings identifying the Assured as the manufacturer thereof, or exclusive and/or secret formula (formulae) that may be involved in any loss hereunder, and shall retain control of all such goods. On shipments covered under this Policy, Insurers are to pay a total loss on any and all goods damaged by perils insured against which the Assured elects to either destroy or return to their factory, or recondition. Insurers being entitled to such salvage as may be obtained. The Assured shall consult with the appointed surveyors/Insurers claims department to judge whether the goods involved in any loss hereunder are suitable for marketing and no goods deemed by the Assured to be unfit for marketing shall be sold or otherwise disposed of except by the Assured or with the Assured's consent, but the Assured shall allow Insurers any salvage obtained on any sale or other disposition of such goods.

15. Institute Frozen Meat (A)-24 Hours Breakdown (Not Suitable For Chilled, Cooled Or Fresh Meat) 1.1.1986

BUYERS INTEREST CLAUSE The goods as described in this section are insured against the risks specified in the Policy, but this insurance covers Buyers Interest only. Claims in respect of loss or damage to the goods shall be payable hereunder only if and to the extent that the Seller and/or his Underwriters fails to pay for such loss or damage. Underwriters to be subrogated to the Assured's rights against the Seller or any other parties interested in the shipment. Any assignment of this Policy or of any interest or claim hereunder shall discharge Underwriters from all liability whatsoever. This insurance shall not pay any claims resulting from the Seller and/or his Underwriters being unable to reimburse the Buyer by reason of currency exchange controls. Warranted the existence of this insurance shall not be divulged to the Seller of any other party(ies) interested in the shipment. Warranted this insurance not to be deemed double insurance. Warranted the Assured to take all reasonable steps to hasten delivery. Warranted Underwriters are advised immediately the Assured becomes aware of any event that may result in a claim under this Policy.

16. Institute Container Clauses -Time (Total Loss, General Average, Salvage, Salvage Charges, Sue and Labour) 1.1.1987

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.

17. Institute Containers Clauses - Time 1.1.1987

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. JC2010/014 11 August 2010.

18. Institute Strikes Clauses (Cargo) 1.1.2009

(operative in respect of F.C.L. consignments only) Covering shortages from full container consignments only, being the difference between the documentary confirmed load and stow count, and the out turn report. Indemnity will only be provided, where documentary proof is available of the original seal or replacement seal(s) being secure and intact at the time of arrival at final destination. Original or any replacement seal(s) numbers shall without fail be noted upon all transit documentation, and the same checked before commencement of unloading operations.

19. Institute Coal Clauses 1.10.1982

(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 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,

Or

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 inland transits by road only, on expiry of 7 days (Duration Clause) plus 60 days after the date of arrival of the subject matter at the destination town named in the policy.

1.7 In respect of rail/road transits, on expiry of 7 days (Duration Clause) plus 60 days after arrival of the railway wagon at the final destination railway station,

1.8 In respect of inland transits by air only, on the expiry of 7 days (Duration Clause) plus 60 days after unloading the subject matter insured at the final airport 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 above.

The cover afforded under the extended period as agreed in this "Cargo Termination of Storage in Transit Clause (Amended)" endorsement shall be subject to the terms and conditions of the current London Institute Clauses EXCLUDING Terrorism OR Strikes Riots and Civil Commotions Clause EXCLUDING Terrorism.

20. Institute Strikes Clauses (Frozen Meat) (Not Suitable For Chilled, Cooled Or Fresh Meat)

Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence there to. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where: 2.1. The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and 2.2. The method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and 2.3. The disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

21. Institute Cargo Clauses (B) 1.1.2009

1). Notwithstanding any other term of this Contract save for Clause 2 below, in no case shall this Contract cover loss, damage, liability, or expense directly or indirectly caused by or contributed to by or arising from the use or operation of an Information Technology Device as a means for inflicting harm. 2). Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising there from, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1 shall not exclude losses which would otherwise be covered arising from the use of any Information Technology Device in the launch and/or guidance system and/or firing mechanism of any weapon or missile. 3). Where the use or operation of an Information Technology Device was not used as a means of inflicting harm, any ensuing loss, damage, liability or expense shall be excluded unless a physical peril named in the Information Technology Hazards Clause within JELC CL432 (16/10/2017) was also a significant cause of a loss. In such case this Contract shall cover the loss, damage, liability or expense in accordance with but only to the extent provided for in that Clause, whether that Clause forms part of this Contract or not. 4). For the purposes of this clause, an Information Technology Device shall mean any computer system, hardware, software, programme, code, data, process, virus, information repository, microchip, integrated circuit or similar device in or connected with computer equipment or non-computer equipment, whether the property of a direct insured or not.

22. Institute Cargo Clauses (Air) (excluding sendings by Post) 1.1.2009

Warranted that all ODC will go after pre-despatch survey for loading and unloading by surveyors nominated by the insurer at insureds cost. If this warranty is not complied with then the cargo will be covered as per ITC B and ICC B perils. Subject matter to be moved in multi axle low bed trailer with proper securing, lashing and dunnage during inland movement. Loading and unloading to be done by cranes/material handling equipment. Definition of Over Dimensional Cargo - Replacement time (manufacturing time plus transport time) in excess of 13 weeks. Any equipment which because of its weight and or volume requires the use of a special conveyance, and or Any item which including packing does not fit inside a standard 40 container or equivalent road trailer, thus having dimensions in excess of 12 m. length and or 2.5 m wide and or 2.5 m height. Any item including packing with a weight in excess of 40 MT. Any item which requires special handling due to its characteristics. Centre of gravity off balance. Irregular footprint. Special requirements for lashing and securing. Barge shipments.

Place : CHENNAI

For Cholamandalam MS General Insurance Company Ltd.

Date of Issue :31/03/2023

Authorised Signatory

Whether tax is payable under reverse charge basis - No.