



UNITED INDIA INSURANCE COMPANY LIMITED

H.NO. 5/5/76, P.B. 506 V P CHOWK, NEW OSMANPURA AURANGABAD, AURANGABAD,
MAHARASTRA

AURANGABAD - 431005 MAHARASHTRA
PHONE: (0240) 2334176 FAX: EMAIL:

JEWELLERS BLOCK INSURANCE POLICY POLICY NO.:2307002623P106880046

<p>PERIOD OF INSURANCE From 00:00 Hrs of 17/09/2023 To Midnight of 16/09/2024</p>

Insured

MS PRITI JEWELLERS

DINDAYAL SHOPPING COMPLEX , SHOP NO 5 NEAR S JAIN SOCIETY A/P JAMNER
JALGAON
424204
MAHARASHTRA

IMPORTANT NOTICE: KINDLY UPDATE YOUR AADHAAR NO. AND PAN/FORM 60. PLEASE IGNORE IF ALREADY UPDATED.

Agent Name	: JAINUINE INUSRANCE BROKERS PVT LTD
Agent Code	: BRC0000259
Mobile/Landline Number/Email	: 9850049400 / (257) 2251894 insurance@kailashjain.in

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 230700@uiic.co.in

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

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JEWELLERS BLOCK INSURANCE POLICY SCHEDULE

Policy No:	2307002623P106880046			Prev. Pol. No	2307002622P105665571		
Name/ID of Insured	MS PRITI JEWELLERS / 23018044857						
Tel. (O)		Fax:		Tel. (R)		Mobile	
Business/Occupation	None			Email			
Period of Insurance	From	00:00 Hours on 17/09/2023		To	Midnight of 16/09/2024		

CO-INSURANCE DETAILS:	UIIC 230700 : 100%
PREMIUM: TWENTY-FIVE THOUSAND THREE HUNDRED FORTY-FIVE RUPEES ONLY	

The Property Insured

Stock and stock in trade consisting of Jewellery, Gold or silver ornaments, plate pearls and precious Stones Of any sort or kind whatsoever cash and currency notes and/or other merchandise and materials usual to conduct of the insured's business, belonging to and/or held in trust or on commission for which the Insured is responsible

Section I

Address of the premises :	
LOCATION CODE	ADDRESS
23049123289	DINDAYAL SHOPPING COMPLEX , SHOP NO 5 NEAR S JAIN SOCIETY A/P JAMNER JALGAON MAHARASHTRA PIN - 424204
a) Property insured on the Premises(Total)	₹ 7000000.00
i) In display windows(included in the total sec I Sum Insured)	
ii) In Locked Safe(included in the total sec I Sum Insured)	
i) ElseWhere	
b) Cash and Currency Notes	
c) Property insured in bank lockers	
d) Private Lockers (Subject to insured maintaining separate register to record all deposits withdrawals in such lockers.)	

Address of the Branch of the Bank

TOTAL SUM INSURED (Section 1) ₹ 7000000.00 PREMIUM : ₹ 14750.00

Warranted that all stocked whilst at the premises specified in the schedule shall be secured in locked burglar proof safe at night and at all times out of their business hours.

Classification Warranties

Class II
Warranted that insured having stated in his proposal from that all the premises specified in schedule I of the policy are fully protected by employment of a common watchman for the whole building or a night watchman as the case may be premises of the insured

Section II

	Limit for any one loss	
a) property insured excluding cash & currency notes whilst in the custody of the insured, his partners, directors, employees, duly constituted attorneys :		
b) Property insured by the insurer excluding cash and currency notes whilst in the custody of brokers or agents or cutters or goldsmiths or stores of diamonds not in regular employment of the insured, whether directly entrusted by the insured or otherwise subject appropriate documentary evidence being available relating to such entrustment		
TOTAL SUM INSURED(Section II):	₹ 250000.00	PREMIUM ₹ 750.00

(1) Warranted that if stock with any one person specified user section II of the schedule exceeds Rs 2 lakhs it shall be secured Under an inbuilt locker of a steel cupboard after business hours at all times

Section III

The property insured excl.cash and Currency notes whilst in transit with in India by	Limit for any one loss		
Registered Insured Post Parcel/Air Freight/Agandia	₹ 115000.00		
TOTAL SUM INSURED (Section III)	₹ ₹ 115000.00	PREMIUM	₹ 1150.00

warranted that property in transit by means other then described above is not cover

Warranted that the basis of valuation for property other than cash or currency notes for this insurance in respect of section I,II,& III shall be the insured's cost plus ten percent thereof.

Section IV

a) i) Furniture , Fixtures,fitting at Business Premises including safes	SumInsured		
ii) safes at residences	₹ 1100000.00		
b) Trade equipment as per list attached			
TOTAL SUM INSURED (section IV)	₹ 1100000.00	PREMIUM	₹ 1100.00

Earthquake cover/loading included	Yes	
STFI cover/FST loading included	Yes	
Terrorism cover/loading included	No	
STFI cover/FST loading premium		₹ 1518.75
Earthquake cover/loading premium		₹ 405
Terrorism cover/loading premium		₹ 0

ATTACHED TO AND FORMING PART OF POLICY NO:
2307002623P106880046

Net Premium :	25,345.00
CGST(9%) :	2,281.00
SGST(9%) :	2,281.00
Stamp Duty :	1.00
Total :	29,907.00
Receipt No. :	10123070023107856310
Receipt Date :	14/09/2023

Agency/Broker Code :	BRC0000259
BDIS Code :	BD34284

UW Remarks : SECTION 1 :- IN DISPLAY WINDOW RS 6200000/(GOLD RS.50 LAC & SILVER RS. 10 LAC) -& CASH & CURRENCY NOTES RS 200000/- . SECTION 2:- CUSTODY OF THE INSURED, HIS PARTNERS, DIRECTORS, EMPLOYEES, DULY CONSTITUTED ATTORNEYS RS 250000/- . SECTION 3:- PROPERTY INSURED EXCLUDING CASH & CURRENCY NOTES WHILST IN TRANSITE WITHIN INDIA BY ANGADIA RS 115000/- . IV 11 LAC:- FURNITURE, FIXTURE, FITTING, GLASS, CC TV., CAMERA, COMPUTER, PRINTER, INVERTOR, BATTERY AT BUSIUNESS PREMISES INCLUDING SAFE, CCTV CAMERAS ARE THERE

Customer GST/UIN No.:		Office GST No.:	27AAACU5552C1ZJ
SAC Code:	997139	Invoice No. & Date:	26231106880046 & 14/09/2023
Amount Subject to Reverse Charges-NIL			

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Anti Money Laundering Clause: -In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT <https://pledge.cvc.nic.in>.

Date of Proposal and Declaration: 17/09/2023

IN WITNESS WHEREOF, the undersigned being duly authorized has hereunto set his/her hand at DO AURANGABAD 230700 on this 14th day of September, 2023 .

For and On behalf of
United India Insurance Co. Ltd.



Duly Constituted Attorney(s)

Underwritten By - KAN47215 (DO UNDERWRITER)

Affix Policy
Stamp here.

JEWELLERS BLOCK INSURANCE POLICY

WHEREAS THE INSURED named in the Schedule herein has made to UNITED INDIA INSURANCE COMPANY LIMITED (hereinafter called 'Company') a written proposal and declaration (specified in the schedule) which shall be the basis of this contract and be deemed to be incorporated herein for the Insurance hereinafter contained and has paid the premium stated therein subject to the terms, conditions provisos exceptions contained herein or endorsed or otherwise expressed herein.

NOW THIS POLICY WITNESSETH that subject to the terms exceptions limitations and conditions contained herein or endorsed hereon the Company will indemnify the Insured against loss of or damage to any property or part thereof specified in the Schedule occurring during the Period of Insurance stated in the Schedule of this Policy by the perils Insured against as set forth hereunder upto the sum insured or limit for any one loss specified against each item in each Section.

The liability of the Company in any one period of Insurance shall in no case exceed in respect of each of the several items specified herein the Sum Insured or limit of any loss set opposite thereto nor in all the total Sum Insured stated in the Schedule hereto.

SECTION I

Loss of or damage to Property Insured under items (a) to (e) under Section I of the Schedule whilst contained in the Premises or other place specified in the schedule by FIRE, EXPLOSION, LIGHTNING, BURGLARY, AND THEFT only.

SECTION II

Loss of or damage to property Insured under items (a) and (b) of Section II of the schedule whilst carried/conveyed outside the specified premises for the purpose of Insured's business by any cause whatsoever unless specifically excluded.

SECTION III

Loss of or damage to the Property Insured whilst in transit as specified in items (a), (b) and (c) of Section III of the Schedule within the geographical area specified in the schedule by any cause whatsoever unless specifically excluded.

SECTION IV

Loss of or damage to office furniture, fixtures fittings which are the property of the Insured and being used in connection with the Insured's business whilst contained in the premises stated in section I of the schedule by FIRE, EXPLOSION, LIGHTNING, BURGLARY only.

Subject to the Sum Insured stated against this Section, the indemnity granted by this Section is extended to cover damage caused by Burglars and/or thieves to the premises and/or landlord's fixtures and fittings thereof for which the Insured is legally responsible as tenant upto 1% of the Sum Insured under this Section.

EXCEPTIONS

PROVIDED ALWAYS THAT the Company shall not be liable under this Policy in respect of:-

1. Loss of and/or damage to the property insured which may be sustained whilst the same is being actually worked upon or from any process of cleaning, repairing or restoring.
2. Property found missing whilst stock taking in respect of which no claim has been previously notified unless the loss be proved by the insured to be due to a peril covered by the policy.
3. Loss of and/or damage to the property hereby insured whilst the same is being worn or used by the Insured or any director or partner of the Insured or their spouses, members of their families, relatives or friends or whilst in their custody for this purpose.
4. Loss of and/or damage to the property hereby insured whilst at any Public Exhibition.
5. Theft or disappearance of property hereby insured from road vehicles of every description owned or hired by or under the control of the insured and/or their partners, servants, agents or representatives where such vehicles are left unattended.
6. Loss or damage caused by or arising from depreciation, gradual deterioration, wear and tear, moth, vermin and mildew
7. Loss or damage to any items of glass, crockery, porcelain, chinaware and other articles of brittle or fragile nature unless such loss or damage arises from accident to vessel, train, vehicle or aircraft by which such property is conveyed.

8. Loss of or damage occasioned by theft or dishonesty or any attempt thereat committed by or where such loss or damage has been expedited or in any way sustained or brought about by:
 - a) Any of the insured's family members.
 - b) Any servant or traveller or messenger in the employment of the insured.
 - c) Any person lawfully on the premises.
 - d) Any customer or broker or angadias or cutters or goldsmiths in respect of the property hereby insured entrusted to them by the insured, his or their servants or agents
9.
 - a) Loss or damage occurring whilst in transit in India to ultimate destinations outside the Geographical area stated in the Schedule.
 - b) Loss or damage to property herein insured intended for export from the time such property leaves the Insured's premises in the ordinary course of processing for transit and during transit for delivery to customs or carrier or post office.
 - c) Loss or damage to property imported whilst in transit from the time delivery is taken from the post office or the carrier or customs as the case may be until delivered at the insured's premises.
10. Loss or damage arising from detention, confiscation, nationalisation, requisition, occupation or wilful destruction by or under the order of the Government or any public or local authority.
11. Any loss following use of the key to the safe or any duplicate thereof belonging to the insured, unless such key or duplicate key has been obtained by threat or by violence.
12. Loss or damage to property insured whilst in window display at night or whilst kept out of safes after business hours.
13. Any consequential loss or damage including legal liability and delay.
14.
 - a) Loss or damage occasioned by or through or in consequence, directly or indirectly of any of the following occurrences namely, earthquake, volcanic eruption, cyclone, typhoon, hurricane, tornado, flood, storm, tempest or other similar convulsions of nature.
 - b) Subterranean fire or atmospheric disturbances.
 - c) War, Invasion, acts of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, martial law.
15.
 - a) Loss, destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
 - b) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons material.

AND in the event of any claim arising hereunder for loss or damage to the property covered by this policy, the insured shall, if so required and as a condition precedent to any liability of the Company, prove that the loss or damage was not directly or indirectly occasioned by happening through or in consequence of the above excepted circumstances or causes.

CONDITIONS

1. All Notices and Communications relating to this Policy are to be sent to the Company in writing.
2. The Insured shall take all reasonable precautions for the safety of the property as regards selection and supervision of employees, securing all doors and windows and other means of entrance or exit otherwise, and shall not withdraw or vary the protection and/or safeguards as are referred to in the proposal form to the detriment of the interest of the Company without its consent.
3. The Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, mis-description or nondisclosure of any material particular.
4. No claim shall be recoverable hereunder if any change shall be made in the premises or in the conditions of the risk as existing at the time of acceptance unless the Company shall, by endorsing hereon, declare the insurance to be continued.
5. The Company shall in no case be bound to accept any notices of any transfer of interest arising hereunder and nothing hereunder contained shall give any right against the Company to any person other than the insured excepting to the transferee approved by the Company.
6. The Insured shall keep proper stock and account books in which all sales and purchases are recorded. The insured shall also maintain a separate register for deposit and withdrawals of stock from bank lockers.

7. The insured upon becoming aware of any loss in respect of which a claim is or may be made, shall take all practicable steps to trace and recover any property and in the event of theft or damage (direct or indirect) to discover the person by whom the property was stolen or damaged and to prosecute and obtain the conviction of such person for offence and trace and recover any property stolen.
8. The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.
9. If the claim be fraudulent or if any fraudulent means or devices be used by the Insured or anyone acting on his behalf to obtain any benefits under this Policy or if any destruction or damage be occasioned by the wilful act or with the connivance of the insured, all benefits under this Policy shall be forfeited.
10. The insured shall use due diligence and do and concur in doing everything reasonably practicable to avoid or diminish any loss under the Policy.
11. The Company shall not be liable to make any payment under this Policy in respect of any loss or damage if discovery thereof be not made immediately on the happening of the same.
12. In case of any loss or damage of any kind whatsoever, it shall be lawful for the insured, his or their factory servants or assigns to make all efforts for the defence, safeguard and recovery of the aforesaid subject matter of this insurance or any part thereof without prejudice to this insurance or waiver of the Insured's rights hereunder.
13. Upon the happening of any event giving rise or likely to give rise to a claim under this Policy coming to the knowledge of the Insured:-
 - a) The Insured shall give notice to the Police and to the Company within 24 hours and take all practicable steps to discover the guilty person or persons and to recover the property lost or stolen and to prosecute and obtain the conviction of such person or persons for the offence.
 - b) The Insured shall deliver to the Company within fourteen days from the date on which the event shall have come to his knowledge a detailed statement in writing of the loss or damage with an estimate of the actual value of such articles lost and the amount of the damage sustained
 - c) The Insured shall permit the authorised representatives of the Company to examine the premises and shall furnish all explanations, vouchers, proof of ownership and other evidence to substantiate the claim and the Company may if deemed necessary require corroborative evidence of the statements of the insured or of any member of his family or his employees in support of any claim.
14. The Company at any time before payment of a claim and notwithstanding that an offer of settlement has been made instead of paying the amount of the Loss or Damage in respect of any property may make it good by reinstating or replacing any of the property lost or damaged or such item or parts thereof as company may think fit and paying the amount of Loss or Damage in respect of the residue of such property. Provided that if the Company elects to replace any property the Company in making good of the Loss or damage shall not be bound to replace or reinstate such property exactly and completely but only to do substantially as nearly as circumstances permit and in a reasonably sufficient manner. In case where any of the property is insured elsewhere the Company may join with any other Insurance Company or Insurers in replacing or reinstating the same.
15. If at the time of any loss or damage there shall be any other subsisting insurance against such loss or damage the Company shall not be liable for more than its rateable proportion of such loss or damage.
16. The insured and any claimant under this Policy shall at the expense of the Company do and concur in doing and/or permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the insured's indemnification by the Company.
17. The basis of valuation for the purpose of this Insurance shall be the Insured's cost plus ten percent thereof.
18. Immediately upon the happening of any loss or damage the Sum Insured under Section I shall be reduced by the amount of loss or damage and the limit for one loss under the various items specified in Sections II and III of the Schedule shall be reduced in the same proportion as the sum insured under Section I is reduced, and such reduced sum insured shall be the limit of the Company's liability in respect of any further losses or damage occurring during the current period of the policy unless the Company consents upon payment of prorated additional premium for the unexpired period to reinstate the full sums insured.
19. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

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

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

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of Law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

20. Condition of average applicable to losses under Sec. I and IV of the Policy.

If the property covered hereby on all the insured's specific premises shall at the time of any loss or damage by any peril hereby insured against be collectively of greater value than such sum insured, then the insured shall be considered as being his own insurer for the difference and shall bear a rateable share of the loss or damage accordingly.

1. In the event of loss or damage to any article forming part of a pair or set, the Company shall pay the value of the particular part or parts without reference to any special value of the part or parts forming part of a pair or set, but in any event the Company's liability shall not exceed the proportionate part of the sum insured in respect of the pair or set.
2. The due observance and fulfilment of the terms, provisions, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be a condition precedent to any liability of the Company to make any payment under this Policy.

Communicable Disease Exclusion Clause:-

1. Notwithstanding any provision, clause or term of the Policy, to the contrary, it is declared and/or clarified that nothing in the Policy shall be construed as covering 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 consequence of, attributable to, arising under, out of or 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 including fear and/or threat thereof (whether actual or perceived), the actual or alleged transmission thereof, regardless of any other cause or event having occurred or contributed thereto either concurrently or in any sequence

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

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

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

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

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

2.4 the disease, substance or agent is such:

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

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property. For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

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

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

3.2 change in consumer behaviour, or

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

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test:

(1) for a Communicable Disease or

(2) any tangible or intangible property covered by this Insurance Contract that is affected by such Communicable Disease.

5. It is clarified that

(1) no other prior, concurrent or subsequent provision, clause, term or exception of this Insurance Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Insurance Contract by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion);

(2) any change in the law, clause or similar provision;

(3) any follow the fortunes clause or similar provision; and/or

(4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any Insurance, coverage or protection under this Insurance Contract that would otherwise be excluded through the exclusion set forth in this Endorsement Clause.

6. If the Insurer alleges that by reason of this Endorsement, any amount is not covered by this Insurance Contract, the burden of proving to the contrary shall be upon the Insured.

EARTHQUAKE(Fire and Shock)

Policy may be extended to cover the above subject to following endorsement wordings:

If option to delete STFI peril is exercised

"In consideration of the payment by the Insured to the Company of the sum of ₹ 405 as additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property Insured by this policy occasioned by earthquake including Landslide / Rockslide resulting therefrom but excluding flood or overflow of the sea, lakes, reservoirs and rivers caused by 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."

If option to delete STFI peril is not exercised

In consideration of the payment by the Insured to the Company of the sum of ₹ 1518.75 additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed exclusions of this policy to the contrary, this Insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property Insured by this policy occasioned by or through or in consequence of earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or Landslide / Rockslide resulting therefrom.