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## Schedule - Marine Cargo Open Policy - Inland Only

**[UIN:IRDAN123RP0063V01200203]**

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.:2455504841075 DATE: 21/03/2024 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
Product Type	Marine Cargo Insurance-INLAND ONLY
Policy No	2455/00023966/000/01
Name of the Assured / Insured	GLASSIFY TUFF INDIA PVT LTD
Address of the Assured	GAT NO 21/2A/A/1/B,NH NO 06 VARAD TAL DHARANGAON VARAD B.O JALGAON MAHARASHTRA PIN - 425103 GST No.: 27AAICG4842K1Z9
Period of Insurance	From 00:01 hrs on 09/03/2024 To 23:59 hrs on 08/03/2025
Transit Details	Anywhere in the India to Anywhere in India
Sum Insured (Cargo)	INR 50,000,000.00
Limit Per Sending	INR 4,000,000.00
Limit Per Location (In the ordinary course of transit)	INR 10,000,000.00
Subject Matter Insured	All types of glass Sheet
Packing	Standard and Customary
Mode of Conveyance	Rail, Road
Basis of valuation (Cargo)	Invoice + 10%
Deductible	INLAND: Cargo : Excess0.50% 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 20,000.00
CGST (9%)	1,800.00
SGST (9%)	1,800.00
IGST (0%)	0.00
Stamp Duty	INR .50
Gross Premium	INR 23,601.00

Condition, Clauses and Warranties	As per Annexure Attached
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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 and also as per Notification No. 13/2020-CT dated 21-03-2020. This policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required In compliance with Rule 54(2) of CGST Rules, 2017.

Consolidated Stamp Duty Paid Vide G.O. Rt No. 505, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 20/12/2023.

**Intermediary Name: JAINUINE INSURANCE BROKERS PRIVATE LIMITED**  
**Code: 200149210153**

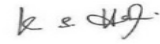
**Contact No: 8149178773**

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.  
@CholaSign1



Date of Issue : 21/03/2024

Authorised Signatory

Policy Issuing Office : AURANGABAD  
BRANCH OFFICE

Agent / broker : 201208127508

Client Code : 1008723045360005

Amount : 23601

Receipt No : 1066619219

Date : 09/03/2024

**Attached to and forming part of the Policy Number : 2455/00023966/000/01 dt 09/03/2024****ANNEXURE TO SCHEDULE****CLAUSES**

1. INSTITUTE RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIOCHEMICAL AND ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE 10.11.2003
2. Private Carrier Limitation of Liability (Inland Transit) Clause
3. Termination of Transit Clause (Terrorism) JC 2009/056 (01/01/09)
4. Cutting Clause
5. Cancellation Clause
6. Important Notice Clause
7. Open Policy Conditions
8. Inland Transit (Rail /Road / Air) Clause B - (Basic Cover)-2010
9. Sanction Limitation and Exclusion Clause LMA 3100 (Amended).
10. Voyage Condition Clause
11. Cargo Termination of Storage in Transit Clause (Amended)
12. JELC Communicable Disease Exclusion (JC 2020-011)
13. Joint Excess Loss Cyber Losses Clause (JX2020-007)
14. Strikes Riots and Civil Commotions Clause (Inland Transit (including Air and Courier) not in conjunction with Ocean Going Voyage) 2010
15. Limit Per Sending (PSL) and Limit Per Location (PLL - In the Ordinary Course of Transit).

**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, 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.
5. It is warranted that the cover under within mentioned policy to commensurate only with terms of sale (Incoterms)/Sales Contract and under no circumstances the coverage shall be extended beyond the terms of sale between the concerned parties.
6. Warranted for all consignments moving in insuredâ€™s own vehicles or in absence of recovery rights settlement to be made on 85% basis

**OTHER TERMS AND CONDITIONS**

1. M & DP clause :Refund unutilized premium balance at the end of policy period is subject to following conditions:Open policies are subject to a minimum retention premium of Rs.5,000/- or premium collected where actual premium is less than Rs.5000.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. 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
3. 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

**EXCLUSIONS**

1. Excluding second hand / used items / rejects / return transit
2. Excluding shortages from parcels / packages delivered in extremely sound condition
3. Excluding Over-dimensional cargo/Over-Weight Cargo. Over-dimensional Cargo/Over-Weight Cargo defined as: 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.
4. Excluding shipments in bulk / Cargo carried in loose form
5. 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.
6. Excluding loss or damage due to rust, corrosion, oxidation,discoloration,mechanical, electrical, electronic derangement, denting, chipping and scratching unless caused by ICCB perils

**The list of Ombudsman details are available on our website [www.cholainsurance.com](http://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

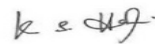
**SETTLING AGENT****Inland**

Cholamandalam MS General Insurance Company Ltd  
Dare House', 2 nd floor, No. 2, NSC Bose Road, Chennai - 600001  
CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

For Cholamandalam MS General Insurance Company Ltd.

Place : CHENNAI

@CholaSign1



Date of Issue :21/03/2024

Authorised Signatory

**Attached to and forming part of the Policy Number : 2455/00023966/000/01 dt 09/03/2024**

Clauses:**1. INSTITUTE RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIOCHEMICAL AND ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE 10.11.2003**

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.

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**2. 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.

**3. Termination of Transit Clause (Terrorism) JC 2009/056 (01/01/09)**

**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.

**4. 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.

**5. Cancellation Clause**

**Cancellation Clause:** This Contract may be cancelled by either the Company or the Assured by giving 30 days' notice in writing, but risks covered by Institute War Clauses may be cancelled at seven days' notice and risks covered by the Institute Strikes Clauses may be cancelled at seven days' notice, or at forty-eight hours' notice in respect of shipments to or from the United States of America. Notice shall commence from midnight of the day when it is issued but cancellation shall not apply to any risks which have attached in accordance with the cover granted hereunder before the cancellation becomes effective.

**6. 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 weight / 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.

**7. 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. V) 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. VI) 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. VII) 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.

8. Inland Transit (Rail / Road / Air) Clause B - (Basic Cover)-2010  
Inland Transit (Rail / Road / Air) Clause B - (Basic Cover)-2010 As Attached

9. Sanction Limitation and Exclusion Clause LMA 3100 (Amended).

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, United States of America or Switzerland.

10. Voyage Condition Clause

Voyage Condition Clause: 1) Excluding shipments to/from/through Afghanistan, North Korea, Myanmar, Syria, Iran, Iraq, Russia, Belarus, Ukraine, Cuba, Sudan, South Sudan, Somalia, Zimbabwe, Venezuela, Libya, & Democratic Republic of Congo. 2) Excluding shipments to/from Indian Government Prohibited or UN, US, UK & EU Sanctioned Countries.

This Policy is subject to Sanction Limitation & Exclusion Clause as attached.

Warranted coverage is subject to insurable interest as per the Incoterms and Sales Contract.

Shipments to/from African Countries: Export- Warranted no coverage after discharge at the final port of discharge / airport in respect of shipments to Africa Countries. Import: Warranted shipments from African Countries cover would commence once the cargo is loaded onto the Conveyance at the Port of Loading/Airport.

In respect shipments to Myanmar, Nepal, Bhutan, Pakistan, and Bangladesh by Rail or Road, coverage shall be restricted to transshipment point at Indian border; In case of Imports coverage shall attach from Indian border once the Cargo is loaded onto the Conveyance.

11. Cargo Termination of Storage in Transit Clause (Amended)

(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 oversea 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.

12. JELC Communicable Disease Exclusion (JC 2020-011)

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.

13. Joint Excess Loss Cyber Losses Clause (JX2020-007)

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.

14. Strikes Riots and Civil Commotions Clause (Inland Transit (including Air and Courier) not in conjunction with Ocean Going Voyage) 2010  
Strikes Riots and Civil Commotions Clause (Inland Transit (including Air and Courier) not in conjunction with Ocean Going Voyage) 2010

#### RISKS COVERED

##### Risk Clause

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 act/s of terrorism being an act/s of any person/s acting on behalf of, or in connection with, any organisation/s which carries/carry out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted

1.3 caused by any person/s acting from a political, ideological or religious motive.

1.4 caused by the intervention of government authorities (for e.g. Armed & Paramilitary forces, Police force, Fire brigade, etc.) in connection with curbing and stopping what are covered by Clauses 1.1 to 1.3 above;

#### EXCLUSIONS

2. General Exclusions clause

In no case shall this insurance cover:

2.1 loss or damage or expense proximately caused by delay, inherent vice or nature of the subjectmatter insured

2.2 loss damage or expense proximately caused by the absence, shortage or withholding of labour of any description whatsoever during any strike, lock-out, labour disturbances 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 or damage or expense caused by hostilities, warlike operations, civil war, revolution, rebellion, insurrection or civil strife arising therefrom, or any hostile act by or against a belligerent power.

#### LAW AND PRACTICE

This insurance is subject to Indian law & practice.

15.Limit Per Sending (PSL) and Limit Per Location (PLL - In the Ordinary Course of Transit).

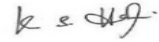
Limit per Sending: Notwithstanding anything to contrary contained in this contract, the limit of the Insurers' liability in respect of any one accident or series of accidents arising from the same event shall not exceed the amount as specified in the schedule of the Open Policy.

Limit per Location (In the Ordinary Course of Transit): Notwithstanding anything to the contrary contained in this contract Insurers' liability in respect of any one accident or series of accidents arising from the same event in any one location shall not exceed the sum as specified in the schedule of the Open Policy.

For Cholamandalam MS General Insurance Company Ltd.

@CholaSign1

Place : CHENNAI



Date of Issue :21/03/2024

Authorised Signatory

Whether tax is payable under reverse charge basis - No.