

ICICI Bharat Laghu Udyam Suraksha Add On**Accidental Damage cover**

It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon and subject to the Insured having paid the agreed additional premium that if the property insured or any part thereof be destroyed or damaged by accidental external means during the period mentioned in the schedule, the company shall indemnify the insured the value of the property at the time of happening of its destruction or damage

Additional exclusions applicable to this endorsement (deletion of the exclusions to be agreed with in writing with the insured):

Company shall not be liable in respect of:

- 1) caused by
 - A. corrosion rust wet or dry rot shrinkage evaporation loss of weight dampness dryness marring scratching vermin or Insects
 - B. change in temperature colour, flavour, texture or finish
 - C. joint leakage failure of welds cracking fracturing collapse or overheating of boilers economizers, superheaters pressure vessels or any range of steam and feed piping in connection therewith
- 2) Damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls; objects made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant, dowtherm) felts, endless conveyor belts or wires; sieves, fabrics, heat resisting and anti-corrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic lining or coating of metal parts, unless caused by fire, lightning, riot, strike, malicious damage, storm, tempest, flood or inundation
- 3) Burglary, theft, and/or any attempts thereat
- 4) Breakage, cracking, or scratching of crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear, and other similar articles of brittle or fragile nature;
- 5) Loss indemnifiable by more specific coverage in the policy and its endorsements
- 6) Property in transit
- 7) Damage to the property insured in respect of the covers provided in Policy Schedule (Material Damage) and subsequent endorsements
- 8) Damage to the property insured in respect of the covers excluded in Policy Schedule (Material Damage) and subsequent endorsements
- 9) Caused by:
 - A. collapse or cracking of buildings
 - B. Shortage in supply or delivery of materials, or shortage due to clerical or accounting error
 - C. any wilful act or wilful negligence on the part of the Insured or any other person acting on his behalf