

Summary of Sums Insured

	Sum Insured (£)
Material Damage - The Almonry, High Street, Battle, East Sussex, TN33 0EA ⁽¹⁾	
Buildings	3,045,830
Contents ⁽²⁾	
Contents Item	20,662
Specified Contents Item - Long Case Clock	7,252
Material Damage - Museum, High Street, Battle, East Sussex, TN33 0EA	
Buildings	337,566
Material Damage - Sports Pavilion, North Trade Road, Battle, East Sussex, TN33 0HA	
Buildings - Sports Pavilion, North Trade Road, Battle TN33 0HA	261,550
Buildings - 2 Concrete Garages situated at Sports Pavilion, North Trade Road, Battle, TN33 0HA	68,286
Material Damage - Cemetery Chapel & Workshop, Marley Lane, Battle, East Sussex, TN33 0RE	
Buildings - Cemetery Chapel & Workshop, Marley Lane, Battle, TN33 0RE	744,708
Buildings - Timber Storage Unit & Open Garage situate Cemetery Chapel & Workshop, Marley Lane, Battle, TN33 0RE	20,275
Material Damage - Anywhere within postcode..... ⁽³⁾	
Buildings - Street Furniture	66,474
Buildings - Playground Equipment & Surfaces	93,294
Buildings - War Memorial	66,836
Buildings - 5 x Defibrillators ⁽⁴⁾	4,961
Business Interruption	
Basic Business Interruption - The premises as shown in the schedule - Indemnity Period 24 Months	30,527
Basic Business Interruption - The premises as shown in the schedule - Indemnity Period 24 Months	10,176
Basic Business Interruption - The premises as shown in the schedule - Indemnity Period 24 Months	50,000
Basic Business Interruption - The premises as shown in the schedule - Indemnity Period 24 Months	1,000
BI Extensions - Denial Of Access ⁽⁵⁾	10,000
BI Extensions - Diseases, Murder, Suicide, Defective Sanitation - Indemnity Period 3 Months	10,000
BI Extensions - Public Utilities - (Terminal Ends) ⁽⁶⁾	10,000
Money & Assault ⁽⁷⁾	

	Sum Insured (£)
Money ⁽⁸⁾	
Any Other Loss of Money	1,000
Money at Home	500
Money during hours	1,000
Money in Safe Out of Business Hours	0
Money Out of Safe Out of Business Hours	250
Own Carryings	28,508
Personal Accident Assault	
Benefits - Death and other capital benefits	10,000
Benefits - Temporary Total Disablement	100
Benefits - Temporary Partial Disablement ⁽⁹⁾	50
Employers Liability ⁽¹⁰⁾	10,000,000
Employee Wage Breakdown	53,872
Employee Wage Breakdown	52,836
Employee Wage Breakdown - Pruning, Lopping, Thinning, Felling & Carting of Trees	2,072
Public Liability ⁽¹¹⁾	10,000,000
Turnover Breakdown	400,000
Products Liability	10,000,000
Fidelity Guarantee ⁽¹²⁾	
Any One Loss - Employees & Council Members ⁽¹³⁾	250,000
Glass - All Internal & External glass at the premises specified in the Material Damage section	
Glass Sum Insured	2,000
Legal Expenses ⁽¹⁴⁾	
Standard Cover ⁽¹⁵⁾	100,000
Miscellaneous Section - All Risks ⁽¹⁶⁾	
Miscellaneous Risk - Regalia ⁽¹⁷⁾	14,760
Miscellaneous Risk - Christmas lights ⁽¹⁸⁾	22,864
Miscellaneous Risk - Garden Machinery & Maintenance Equipment	41,258
Miscellaneous Risk - 2 ceramic art pieces - part of Heritage Arts Trail (£800 per piece)	1,660
Miscellaneous Section - Other	Loss arising from

	Sum Insured (£)
	a claim as a result of a Wrongful Act provided that such claim is first made and notified during the period of insurance.
Miscellaneous Risk - Officials Indemnity - Any Employee, Officer or Council Member of The Authority ⁽¹⁹⁾	250,000
Miscellaneous Section - Travel ⁽²⁰⁾	Any authorised journey in connection with the business including any ancillary holiday
Miscellaneous Risk - Medical Expenses ⁽²¹⁾	1,000,000
Miscellaneous Risk - Baggage &/or Personal Property ⁽²²⁾	2,000
Miscellaneous Risk - Money & Cheques ⁽²³⁾	1,000
Miscellaneous Risk - Cancellation, Curtailment or Change of Itinerary	2,000
Miscellaneous Risk - Travel Delay & Missed Departure ⁽²⁴⁾	20
Miscellaneous Risk - Personal Liability	2,000,000
Miscellaneous Risk - Hijack	250
Personal Accident ⁽²⁵⁾	
Group PA - All Clerical Employees	
Benefit - Death and other capital benefits	60,000
Benefit - Temporary Total Disablement	600
Benefit - Temporary Partial Disablement	300
Group PA - All manual Employees	
Benefit - Death and other capital benefits	60,000
Benefit - Temporary Total Disablement	600
Benefit - Temporary Partial Disablement	300
Group PA - Council Members	17
Benefit - Death and other capital benefits	20,000
Benefit - Temporary Total Disablement	200
Benefit - Temporary Partial Disablement	100
Group PA - Volunteers	10
Benefit - Death and other capital benefits	20,000
Benefit - Temporary Total Disablement	200

	Sum Insured (£)
Benefit - Temporary Partial Disablement	100

Rating Notes

1) Definitions

Buildings including landlords' fixtures & fittings, outbuildings, extensions and annexes adjoining or communicating with the building to which the buildings item relates and boundary walls, gates and fences at The Premises except where such property is more specifically insured.

Conditions Precedent

Additional Condition H - Premises inspection

If in relation to any claim You have failed to fulfil any of the following conditions you will lose Your right to indemnity or payment for that claim.

You **must**

- Examine the building for any smoking/smouldering materials at the close of each working day
- Place any smoking/smouldering materials found in non-combustible receptacles
- Remove the contents of such receptacles daily from the buildings
- Maintain a daily log of examinations
- Carry out a weekly management check on the daily log of examinations

Discussed and agreed with client - Yes/No

Additional Condition J - Deep Frying & Cooking Equipment

If in relation to any claim You have failed to fulfil any of the following conditions you will lose Your right to indemnity or payment for that claim.

You **must** ensure that all deep frying & cooking equipment is

- Installed, operated and maintained in accordance with the manufacturers' instructions
- Fitted with a thermostat which prevents the temperature of fat or oil exceeding 205 degrees centigrade (401 degrees Fahrenheit)
- Includes flues and exhaust ducting, is fixed and not in contact with combustible materials
- All extraction hoods, canopies, filters and grease traps are cleaned at least every month
- The entire internal length of all flues and extraction ducting, including extraction motors and fans, are cleaned at least every six months.
- Suitable fire extinguishers and/or blankets are kept close to the equipment and cooking areas and staff are trained to use them
- During deep frying cooking operations no equipment is left unattended or unsupervised

Discussed with client and agreed - Yes/No

Additional Condition G - Portable Space Heaters:

If in relation to any claim You have failed to fulfil any of the following conditions, You will

lose Your right to indemnity or payment for that claim.

You must

(a) not place portable space heaters

(i) where they are liable to be overturned or suffer mechanical damage

(ii) where flammable atmospheres exist

(iii) on combustible surfaces

(b) keep portable space heaters clear of combustible materials

(c) maintain a clear space of at least one metre around the portable space heater by using a non-combustible guard.

2) Main Exclusions

Unless more specifically insured 'Contents' excludes:

- Theft of Works of Art, Rare Books, Gold or Silver articles over £5,000 individual value, or more than £10,000 in total unless more specifically noted.
- Computers/Audio/Visual equipment over £50,000
- Wines/Spirits/Tobacco over £1,000
- Theft of Furs, Jewellery and Precious Stones

3) Deductible

The excess is amended to Nil in respect of loss or damage as a result of Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Strikers, Locked out workers, Persons taking part in labour disturbances and Earthquake.

Main Exclusions

- Gradual deterioration or wear and tear.
- Damage caused by or consisting of subsidence, ground heave or landslip – unless more specifically insured.
- Theft **from** Buildings **unless** involving violent or forced entry or exit.
- Damage to gates, fences &/or moveable property in the open by wind, rain, hail, sleet or snow, flood & dust.
- Damage while any building is unoccupied or disused caused by escape of water or malicious persons.
- Acts of fraud or dishonesty, disappearance, unexplained or inventory shortage.
- Terrorism, Pollution or Contamination
- War, Invasion or Act of Foreign enemy.
- Ionising radiations, contamination or radioactivity from any nuclear fuel or nuclear waste

For full details of specific exclusions please refer to the policy documentation.

Main Extensions

- Removal of Debris

- Outbuildings
- Metered Water
- Capital Additions
- Professional Fees
- Trace & Access
- Fire Brigade Damage
- Fire Extinguishing Expenses
- Non-Invalidation
- Cleaning/Clearing of Drains/Sewers & Gutters following Damage by an Insured event
- Services while in adjoining yards, on roadways or underground
- European Union & Public Authorities
- Temporary removal for cleaning or renovation

Theft Damage to Buildings

Where buildings are insured cover extends to include theft or attempted theft damage to buildings at the insured premises or for which you are responsible subject to an excess of £250.00.

Excluding

- Damage caused to any property other than the buildings
- Caused by any person lawfully on the Premises
- While the building is unoccupied or disused
- More specifically insured by you or on your behalf

Terms and Conditions

If in relation to any claim you have failed to fulfil any of the following conditions you will lose your right to indemnity or payment for that claim.

Reasonable Precautions

- You must maintain the Premises, machinery, plant and equipment in a satisfactory state of repair
- Take all reasonable precautions to prevent; loss or destruction of or damage to the Property Insured; accident or injury to any person or loss destruction or damage to their property.

Average

Where a Sum insured is stated to be subject to average, this means that if at the time of Damage, the Sum insured is less than the total value, you will be responsible for the difference; bear a proportionate share of the loss.

Fire Extinguishing Appliances

You must maintain all fire extinguishing appliances on the premises, so far as your responsibility extends, in proper working order.

Change of Occupancy

You must inform insurers immediately if any building in the Schedule becomes unoccupied or disused or if any unoccupied or disused building becomes occupied or part occupied.

Protections

Whenever the Premise are closed for business or left unattended you **must** ensure that all security devices provided to protect the Premises are properly fitted and put into full operation.

Minimum Standards of Security

See policy wording for full details of requirements.

4) Excess

Special Endorsement 2:

The Excess in respect of Theft and Malicious Damage is increased to £250 in respect of Item 5 - Defibrillators

5) Definitions

Prevention of Access

Property in the vicinity of The Premises which causes a loss of custom to The Business directly due to a reduction in customers visiting the area.

6) Franchise

Franchise applicable to Utilities of Gas, Electricity & Water - 4 hours

Franchise applicable to Telecommunications - 24 hours

7) Terms and Conditions

- Private transport is to be used for amounts greater than £2,000 over distances 0.5 miles or more.
- Excludes loss from unattended vehicles or from vending machines.
- Excludes Assault Benefits for persons under 16 or over 80 years of age.
- Record Keeping Condition applies.
- Keys Warranty applies (removal from premises).
- Excludes acts of dishonesty unless discovered within 7 days.

8) Main Exclusions

- Loss of Money from unattended vehicles being any vehicle with no person in charge or keeping the vehicle under observation and able to observe or prevent any attempt by any person to interfere with the vehicle.
- Loss of Money from any gaming or vending machine unless specifically stated.
- Loss due to the dishonesty of your directors, principals or Employees not discovered within seven working days of the loss.

Conditions Precedent

Records & Key Security

Insurers will not pay any claim unless:

- You keep a completed record of money in a secure place other than in a safe or strongroom containing Money
- Outside business hours the safe and or strongroom will be kept locked and the keys removed from the premises
- Whenever the premises are closed for business or left unattended all security devices to protect the premises are properly fitted and put into full operation.

Transit

- Private transport is used for amounts greater than £2,000 where the distance exceeds half a mile
- You must ensure that for Money in transit it is accompanied by the following number of persons who must be either you, your partners, directors or Employees
over £2,000 up to £5,000 - at least two persons
over £5,000 up to £8,000 - at least three persons
over £8,000 at least four persons
over £12,000 as stated in the policy schedule.

9) Definitions

Insured person under Assault is amended to:

You or any employee aged between 16 and 80

10) Main Exclusions

- Work in or on and travel to, from or within any offshore accommodation, exploration, drilling or production rig, platform or support vessel.
- Bodily injury sustained by an employee when such person is carried in or upon a vehicle, entering or getting on to, or alighting from, a vehicle where any road traffic legislation requires insurance or security.
- Liquidated damages, fines, penalties
- Terrorism - inner limit £5,000,000 applies including costs and expenses.

Main Extensions

- Contractual liability
- Cross liabilities
- Payment for Court Attendance
- Unsatisfied Court Judgements
- Legal Expenses arising from Health & Safety Legislation
- Legal Expenses arising from the Corporate Manslaughter and Corporate Homicide Act 2007

Definitions

Employee

Any person who is:

- Under a contract of service or apprenticeship
- Borrowed or hired
- Self-Employed
- Under work experience or training scheme
- A voluntary helper
- A Council member

While working under your control in connection with the Business.

- An outworker or homeworker when engaged in work on your behalf

11) Main Exclusions

Indemnity is not provided in relation to:

- Injury to any Employee
- Liability arising from Products supplied
- Pollution or Contamination other than caused by a sudden, identifiable, unintended & unexpected incident
- Ownership, possession or use of aircraft, aerial device, hovercraft or watercraft exceeding 8 metres in length
- Advice, Design, Specification or Formulae provided for a fee or under a separate contract
- Terrorism - inner limit £2,000,000 applies including costs and expenses
- Asbestos including any product containing asbestos

Endorsements

A604 - Agricultural Contractors

We will not provide indemnity in respect of

(1) Crop Spraying

(2) Tree felling or loping

other than on the Insured's own property and at least 30 metres from any road, footpath, or Property which the Insured does not own, hire or rent.

(3) The use of explosives.

839X - Playground & Amusement Devices

If in relation to any claim you have failed to fulfil any of the following conditions, you will lose your right to indemnity payment for that claim.

You **must** ensure that in connection with playground and amusement devices

- All equipment, devices and facilities, including sand pits and paddling pools are installed to the correct standards and maintained in good condition.
- Inspected at least weekly by a competent person
- All defects or risks to health & safety are immediately rectified or the structure taken out of use
- Erect where necessary suitable signs relative to the safe use of the facility
- Determine where supervision is necessary and ensure that it is provided
- Indemnity will not be provided in respect of the operation of mechanically powered passenger carrying amusement devices, skateboard parks or inflatable devices other than those shown in the schedule.

Main Extensions

- Cross liabilities
- Defective premises
- Contractual liability
- Hired or rented premises
- Motor Contingent Liability
- Overseas Personal Liability
- Payment for Court attendance
- Employees' and Visitors' Personal belongings
- Legal Expenses arising from Health & Safety Legislation
- Legal Expenses arising from Consumer Protection Act 1987 and Food Safety Act 1990
- Legal Expenses arising from the Corporate Manslaughter and Corporate

Homicide Act 2007

LIBEL & SLANDER

Indemnity in respect of Compensation, Costs and Expenses as a result of:

- Libels in any publication
- Slanders made in the course of the business
- Infringement of any trade mark, registered design, copyright or patent right arising from the contents of any publication
- Slander of title to goods.

Limit of Indemnity any one claim and the total in any one period of Insurance - **£250,000**

Indemnity will not be provided in respect of:

- Withdrawing, recalling or replacing any publication
- Liability imposed solely by reason of the terms of any contract conditions or agreement
- actions brought in a court of law outside of the defined territories
- ten percent of each and every claim or £1,000 whichever is the lower

ENVIRONMENTAL STATUTORY CLEAN-UP COSTS

Indemnity against the costs of carrying out Remediation and/or paying for clean-up costs pursuant to a lawful notice or demand served upon the Insured under any environmental protection legislation in GB, Northern Ireland, IOM, or the Channel Islands by any Enforcing Authority provided that such cost or costs arise from Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the period of insurance.

Limit of Liability - £1,000,000 including Costs and Expenses in respect of all events in any one period of insurance.

Indemnity will not be provided in relation to:

- Any work in respect of property which you own or is loaned, leased, hired or rented to you
- Which is held in trust or in your custody or control
- Any other party who is carrying out work on your behalf
- Where indemnity is provided by another policy including Building contracts issued by the Joint Contracts Tribunal (JCT).
- Reinstatement or reintroduction of flora or fauna
- Fine or Penalties
- Complementary or Compensatory remediation
- Preventative costs
- Improvement or alteration

INDEMNITY TO HIRER

Indemnity to any individual or group who hire The Premises for non-commercial activities as being for the benefit of the local community.

Limit of Indemnity - **£2,000,000** any one claim

Indemnity will not be provided in relation to

- Any commercial or business hire
- Any individual, club, organisation, society or group who hire The Premises on a regular weekly or monthly basis
- Where indemnity is provided by another policy

To Be Noted

Annual Events

List of events as declared and agreed by insurers

e.g. Christmas lights

12) Main Extensions

Extension C - Interlocking Clause (Cover for losses prior to inception) applies, as per policy Wording.

Conditions Precedent

References Condition applies - You must obtain and maintain a record of satisfactory references (Limit of Liability will be restricted to 10% of sum insured/claim (maximum £50,000) where references are not available to the Insurer at the time of claim).

Controls Condition applies, as per Policy Wording.

13) Main Exclusions

Indemnity will not be provided in respect of:

- Penalties & Fines
- Malicious damage including computer Viruses, Worms, Trojan horses and the like
- Loss of and/or damage to proprietary information or confidential information of any kind
- Loss resulting from any ATM or Cash point machine
- Terrorism
- Subsequent acts of a suspected party

For full details & the terms & conditions please see the policy wording.

Conditions Precedent

Satisfactory References

You will be required to produce satisfactory references for all Members of Staff involved in any loss whose employment with you commenced on or after the Reference date.

If in the event of a claim you are unable to produce References for a member of staff or every member of staff acting in collusion the Insurers maximum liability will be the lowest of

- (i) ten percent (one tenth) of the Limit of Indemnity
- (ii) ten percent (one tenth) of any lower limit applicable to the claim
- (iii) £50,000

See policy details for full terms and conditions.

Compliance with Controls

Indemnity will not be provided if you have not complied with and operated any one or more of The Controls which is material to any part of that claim unless you can conclusively demonstrate that this non-compliance was an inadvertent breach of The Controls.

If payment is agreed in whole or in part where you did not comply with or operate The Controls the amount of the Excess applicable to that claim will be increased to £5,000.

The controls

- Audit
- Cheque Issue
- Wage-roll
- Money received and Banking
- Debtors
- Reconciliation
- Cash balances, Floats & Petty Cash
- Stock Control
- Purchases
- Computer Security
- Funds transfer controls

For full details & the terms & conditions please see the policy wording.

14) Conditions Precedent

Cover under the compensation award section of the policy is dependent upon certain terms and conditions being met often including the need to take and follow advice from the Legal Advice Helpline - 0845 300 1899.

The main circumstances that would give rise to the need to contact the advice line would be the following scenarios

- You are considering disciplining and giving an employee at least a written warning
- The employee has submitted a grievance or complaint which should be properly treated as a grievance
- You are proposing to terminate a fixed term contract
- You are proposing to make a person redundant
- When you received a discrimination questionnaire, or equal pay questionnaire

Under the terms of the policy it is **important** to note that in cases involving breach of statutory duty, i.e. discrimination and public interest disclosure matters the compensation awards cover will not be applicable if legal advice was not sought and followed from the advice line.

Cover excludes cases not involving a reasonable chance of success.

Cover excludes claims in excess of £2,000 for tax aspect enquiries.

Client must take Insurer advice before taking any actions and follow Insurer advice.

15) Deductible

The first £200 of Costs & Expenses of tax aspect enquiries.

Other additional excesses applicable for Optional extra covers (if selected)

Contract disputes - £250 increasing to £500 if the amount in dispute exceeds £5,000

Debt recovery - £250

Main Exclusions

Indemnity will not be provided in respect of

- Any claim reported to insurers more than 180 days after the date the Insured Person should have known about the claim
- Any costs and Expenses incurred before the written acceptance by the claims administrator of a claim
- 'Prospect of Success' - You must have a greater chance of winning a case than not
- Claims in excess of £2,000 in relation to tax aspect enquiries

Main Extensions

Optional extra covers - indicate if required

- Contract disputes
- Tenancy disputes
- Statutory licence
- Debt recovery

16) Deductible

The excess is amended to Nil in respect of damage as a result of Fire, Lightning or Explosion.

Main Exclusions

For full details of specific exclusions please refer to the policy documentation:

- Gradual deterioration or wear and tear.
- Damage caused by or consisting of subsidence, ground heave or landslip – unless more specifically insured.
- Mechanical or electrical breakdown or derangement.
- Theft or attempted theft from any unattended motor vehicle unless there is evidence of forcible and violent entry into the vehicle.
- Damage while any building is unoccupied or disused caused by escape of water or malicious persons, theft or attempted theft.
- Acts of fraud or dishonesty, disappearance, unexplained or inventory shortage.
- Terrorism, Pollution or Contamination
- War, Invasion or Act of Foreign enemy.
- Ionising radiations, contamination or radioactivity from any nuclear fuel or nuclear waste

17) Main Extensions

The Geographical limit for Regalia extends to include transit and whilst temporarily removed anywhere in the World for up to 90 consecutive days.

18) Main Extensions

The Geographical limit for all other All Risks items applies anywhere in the UK including

transit.

19) Main Exclusions

- Claims prior to the Inception date
- Claims where there are no prospects of success
- Fraud or Gain
- Professional Services
- Pension or Saving Schemes
- Asbestos
- Terrorism

Main Extensions

Heirs, Spouses or Legal Representatives

In the event of an Insured Person's death, incapacity, insolvency or bankruptcy:

Indemnity will be provided to their lawful heirs, marital spouses, estate or legal representatives in respect of their legal liability by reason of their lawful status for Loss arising from a Claim as the result of a Wrongful Act.

Representation Costs

Indemnity in respect of The Authority or any Insured Person any reasonable costs and expenses incurred by them for representation at properly constituted hearings, tribunals or proceedings.

The total liability under this extension shall not exceed £15,000 in any one period of insurance.

Please refer to the policy for full terms and conditions.

Definitions

Wrongful Act

Any actual or alleged:

- Breach of duty including statutory duty
- Negligent act, error or omission
- Defamation
- Breach of warranty of authority
- Misstatement or misleading statement

Committed in good faith by an Insured person in their capacity as a Member or Officer of The Authority.

Conditions Precedent

Claims Conditions

If in relation to any claim, The Authority fails to fulfil or observe the conditions imposed upon them the Authority or any Insured Person will lose their right to indemnity or payment for that claim:

- Claims Notification
- Admission of Liability
- Claims Control & Subrogation

Please refer to the Policy for full details of the terms of this condition.

To Be Noted

Retroactive Date - Officials Indemnity

xx/xx/xxxx

20) Main Exclusions

- UK Medical Expenses
- Travelling against medical advice of a registered medical practitioner
- Theft from unattended vehicles unless items are secured and locked out of sight
- Cancellation costs from the death, injury or sickness of persons aged over 75
- Accidental bodily injury sustained or sickness contracted by any person aged over the age of 80 years

21) Main Extensions

Hospital expenses outside of the UK - £25 for each complete 24 hour period that the Insured Person spends in hospital up to a maximum of £1,000

Replacement Personnel - necessary costs incurred in transporting the replacement personnel up to a maximum of £5,000 in total any one claim subject to an excess of £25 of each and every claim for each insured person.

22) Main Extensions

Temporary Loss of baggage &/or personal belongings for at least four hours from the time of arrival - emergency and necessary purchases subject to a limit of £300 any one claim.

23) Endorsements

The Maximum liability in respect of cash bank or currency notes being carried at any one time shall be limited to £750.00

Main Extensions

Fraudulent use of Credit Cards - up to a maximum of £500

Emergency Passport Expenses - up to a maximum of £250 subject to an excess of £25 each & every claim

24) Main Exclusions

- Strike, Industrial Action, Riot or Civil Commotion
- Failure to get written confirmation from the carrier of missed departure
- Withdrawal from service of any aircraft, train or sea vessel on the order or recommendation of the manufacturer, civil aviation authority, port authority or similar body.

25) Main Exclusions

- Suicide or attempted suicide
- Hazardous sports & pursuits - for full details refer to the policy wording.
- Pregnancy or Childbirth
- Effects of alcohol or drugs
- Treatment for drug addiction
- Terrorism

Endorsements

Age Limit for Insured persons are those whose ages are less than or equal to 80 years of

age, unless specifically extended to include specified individuals.

Main Extensions

Cover under benefits for Temporary Total Disablement & Temporary Partial Disablement includes Medical Expenses up to Fifteen per cent of this amount in respect of medical expenses incurred.
