

**BHARAT LAGHU UDYAM SURAKSHA POLICY ADD ON COVERS**  
**Extra Expenses**

This is an additional cover that extends the insurance cover that We give under the Bharat Laghu Udyam Suraksha. We give these additional covers if You have applied to and paid premium for the covers and We have accepted to give covers to You.

**Extra Expenses**

In consideration of additional premium and notwithstanding contrary contained in the policy, it is hereby agreed that We will pay a fixed amount for expenses arising out of an admissible loss which the insured has incurred to maintain his business activities such as taking alternate accommodation, shifting of property to another unit, additional expenses for shifting of his employees / labours.

We will pay \_\_ % of material damage claim amount as specified in the policy schedule

**Special Condition**

- Our liability under this cover is subject to maximum of Rs. 25 lacs.
- Any such expenses shall be incurred with our prior consent.
- We will pay fixed amount as % of material damage claim irrespective of the actual expenses incurred.