

**BHARAT LAGHU UDYAM SURAKSHA POLICY ADD ON COVERS**  
**Loss Minimization**

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.

**Loss Minimization**

In consideration of additional premium and notwithstanding contrary contained in the policy, it is hereby agreed that We will pay reasonable expenses incurred to safe guard the property including moving / shifting of property to prevent aggravation of Loss or damage to the Insured's property as specified in the Policy Schedule following the operation of insured perils.

**Special Condition**

We will pay actual expenses incurred subject to maximum of 10% of sum insured for respective item.