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# Lift Irrigation Insurance Policy wordings

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- **Highlights**
- **Scope**
- **Exclusion**

## **Highlights**

This Insurance scheme provides indemnity against damages caused to Lift Irrigation System which includes Intake Well, Delivery Chambers, Jack Well, Pump House, Water Storage Tank, Pipelines, Cables, Switches, Gears, Starters, Electric Motors of various capacities from 3 H.P. to 200 H.P., Return and Non-return Valves.

## **Scope**

Covers loss or damage due to

1. Fire including Riot, Strike and Malicious Damage.
2. Flood
3. Theft
4. Earthquake
5. Landslide
6. Accidental Damages to Machinery & Pipelines.
7. Bursting of Pipelines.
8. Machinery Breakdown covers for all machineries.

## **Exclusion**

The Company shall not be liable under this policy in respect of:

- i. Loss, damage and/or liability caused by or arising from or in consequence, directly of:
  - a. War, Invasion, Act of Foreign enemy, Hostilities or war like operations (whether war be declared or not) Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or Usurped Power, Martial Law, Conspiracy, Confiscation, Commandeering, Requisition or destruction or damage by order of any Government de jure or de facto or by any Public, Municipal or Local Authority.
  - b. Nuclear reaction, nuclear radiation or radioactive contamination.
- ii. Accident, Loss damage and/or liability resulting from overload experiments or tests requiring the imposition of abnormal conditions.
- iii. Gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage, although at some future time repair or renewal of the affected parts may be necessary.
- iv. Deterioration of or wearing away or wearing out of any part of any machine caused by or naturally resulting from normal use or exposure.
- v. Loss, damage and / or liability caused by or arising out of the wilful act or wilful neglect or gross negligence of the Insured or his responsible representatives.
- vi. Liability assumed by the Insured by agreement unless such liability would have attached to the Insured not withstanding such agreement.
- vii. Loss, damage and/or liability due to faults or defects existing at the time of commencement of this Insurance and known to the Insured or his responsible representative but not disclosed to the Company.
- viii. Any kind of consequential loss,
- ix. The excess, as stated in the schedule, to be first borne by the Insured out of each and every claim.
- x. Loss of or 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, drowthorn) 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.