



**ROYAL SUNDARAM INSURANCE**  
Sundaram Finance Group

**ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED**  
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IRDA Regn. No. 102|CIN-U67200TN2000PLC045611

## **Add-on wording of Growing Plants**

**UIN IRDAN102A0012V01201011**

It is hereby declared and agreed subject to receipt of consideration, that the insurance under this Policy shall, subject to terms, conditions and exclusions of this Policy and also subject to terms, conditions and exclusions hereinafter contained,

extend to indemnify the Insured in respect of loss of / damage to Plants, trees, flowering shrubs, vases, ornamental plants, lawn grass occurring within the location covered under this policy for the indemnity as specified below towards the direct expenses incurred in reinstatement of the lost or damaged trees / plants / flowering shrubs / vases / ornamental plants / lawn grass.

### **Special Exclusions:**

This extension does not cover Loss, destruction or damage directly or indirectly, to or caused by or which arises out of or in connection with or is attributable in any way to the following

- a. property insured due to impact by any rail/road vehicle or animal by direct contact
- b. property grown for the commercial purpose and not intended as a part of the business of the Insured
- c. premises is unoccupied for a continuous period of 7 days
- d. ornamental containers including vases, etc.
- e. property covered under this extension within 100 meters from sea
- f. Cost for movement of soil other than as necessary for surface preparation
- g. Failure of trees, shrubs or turf to become established following replanting
- h. The failure of seeds to germinate
- i. Cost of consultation/architect's fee

Basis of Settlement:  
The actual cost of all the activities including in growing the plant, right from the cost of seed, maintenance cost and labour for a maximum period of twelve months from the date of loss.

The Limit of Indemnity & Excess for this extension, is as shown in the policy schedule.