

Kotak Mahindra General Insurance Company Ltd.

Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051. Maharashtra, India.

KOTAK FIDELITY GUARANTEE INSURANCE ENDORSEMENTS/ADDITIONAL COVERS

Coverage of Foreign Exchange (KFG-01)

Attached to and forming part of the Policy No. _____

It is hereby declared and agreed that in consideration of the premium charged under the Policy and subject to the terms and conditions, the coverage under the Policy is extended to indemnify the Insured against any direct pecuniary loss of foreign currency in possession of the Employee/Insured, sustained by reason of any act of fraud or dishonesty committed by any permanent Employee(s) of the Insured. In consequence of the above, Exclusion No. (11) of the Policy stands deleted.

In the event of the claim, the same will be settled only in Indian currency and the Insured will be indemnified in respect of the loss with reference to the exchange rate prevailing as on the date of discovery of the loss.

Subject otherwise to the terms, conditions and exceptions of the Policy and endorsements, if any, thereon.

Additional Expenses extension (KFG 02)

Attached to and forming part of the Policy No. _____

It is hereby declared and agreed that in consideration of the premium charged under the Policy, and subject to the terms and conditions, the Insured will be indemnified towards expenses reasonably incurred towards substantiating the claim. The cover under this extension shall be up to 10% of the claim amount subject to maximum of Rs.50,000/- in respect of each and every claim. This extra benefit shall however not increase the amount insured.

In consequence of the above, Exclusion No. (10) of the Policy stands deleted.

Subject otherwise to the terms, conditions and exceptions of the Policy and endorsements, if any, thereon.

Contractual Employee(s) extension (KFG-03)

Attached to and forming part of the Policy No. _____

It is hereby declared and agreed that in consideration of the premium charged under the Policy and subject to the terms and conditions, the coverage under the Policy is extended to indemnify the Insured against any direct pecuniary loss sustained by reason of any act of fraud or dishonesty committed by any Contractual Employee(s) who are hired by the Insured to undertake any specific work and for a specific period of time at a specific pay.

Subject otherwise to the terms, conditions and exceptions of the Policy and endorsements, if any, thereon

Retroactive Period (KFG-04)

Attached to and forming part of the Policy No. _____

It is hereby declared and agreed that in consideration of payment of additional premium under this endorsement and subject to otherwise the terms and conditions of this Policy, the Company also agrees to indemnify the insured against any direct pecuniary loss sustained by reason of any act of fraud or dishonesty committed by any permanent employee(s) during the retroactive period mentioned on the policy schedule and discovered during the period of insurance of this policy provided that in such retroactive period, the insurance was continuously in force but in no event we shall be liable to pay any claim in respect of loss sustained prior to inception of the Original/first Policy.

Subject otherwise to the terms, conditions and exceptions of the Policy and endorsements.