

### **Non-Contribution Clause**

(Registration No.: 09AD2020000210221)

**This insurance does not cover any loss or damage which at the time of happening of such loss or damage is insured by or would, but for the existence of this Policy, be insured by any other Policy or Policies except in respect of any excess beyond the amount which would have been payable under other Policy or Policies had this Insurance not been effected.**